

# Cater Allen Private Bank

An overview of our history

## An Overview

**At Cater Allen Private Bank we can trace our long and respected financial history back to 1816.**

In almost 200 years of service, we have built an enviable reputation for innovative thinking coupled with traditional service values. We take pride in the highly professional and friendly banking service we provide to individuals, businesses and other organisations. Since 1997 Cater Allen Limited has been one of the Abbey group of companies, one of the UK's strongest banks. This brings a major benefit to Cater Allen's clients because all deposits are fully and unconditionally guaranteed by Abbey National plc. In 2001 our operations were considerably enhanced by the acquisition of Fleming Premier Banking, a highly-respected telephone banking business. Today Cater Allen Private Bank continues the tradition of its forebears and, with the help of dedicated staff provides clients with a high quality, personalised banking service. Customers are served efficiently by postal and fax correspondence and the telephone.

## The Early Years 1816 – 1850

In 1816, just one year after the Battle of Waterloo, the brothers, Roger and John Cunliffe together with William Brooks of Lancaster established a bank at Old Street in Blackburn. In 1819 the company opened an account at the Bank of England. In the succeeding years the company's previous partnership was dissolved and two separate businesses went forward. It is the second business that we follow into the 1800s. This business was led by Roger Cunliffe junior, who along with his son (also confusingly called Roger) and a gentleman called Henry Bartlett, together expanded their banking activities.

## The Formation Period 1850 – 1980

By this time the legacy of Roger Cunliffe was being passed down from father to son, over succeeding generations. Many other businesses which were destined to become part of the Cater Allen group were born or were strengthening, such as Vaile, Allen and Co. established in 1893. The dawn of the new century brought further changes and new banking organisations.

Cater and Company was established in 1908 and in 1919, became the first private limited company to operate on the London Money Market. By 1921 a member of the fifth generation Cunliffe family Lt. Col. Cecil Oliver Haigh Bury, was introduced as a partner to run the business. A period of mergers and acquisitions then followed which served to build the amalgamation of companies that would eventually be called Cater Allen. From the start of the 'swinging sixties' we can see the growth of the modern bank. In 1960, a new merger with Ryder's Discount Co. created Cater Ryder and Co. Bankers and Bill Brokers – and with the acquisition of Allen, Harvey and Ross in 1981, Cater Allen was formed.

## Expertise Combined 1980 – 2001

Moving into the 1980s, Cater Allen was still predominantly a wholesale bank. However, the private banking division was also growing: indeed in 1994, it doubled in size with the acquisition of Tyndall Bank. Having joined the Abbey National Group plc in 1997, Cater Allen went on to acquire Fleming Premier Banking in 2001, substantially enlarging its entire operation.

## 2001 Onwards

In 2004, Cater Allen Limited, along with the rest of the Abbey group of companies was acquired by Banco Santander, one of the ten leading banks in the world. Cater Allen Private Bank continues the traditions of its forebears and, with the help of its dedicated staff, provides clients with a high quality banking experience.

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Typetalk service via 18001 0800 092 3300.