



# How to apply for an online Charter Savings Bank product

Step-by-step guide  
for customers who are  
new to online services

## Before you Start

### Staying safe online

We understand customers may feel unsure about using Online Services, especially with the rise of scam and fraud attempts.

That's why we've taken steps to make sure your savings and personal details are protected.

Your Online Services account is secure – we use multiple levels of protection to keep your information safe.

- We'll never ask for your full password or complete user identification details – if someone contacts you pretending to be us and asks for this, it's a scam.
- You're in control – always check links and email addresses carefully. If you're ever unsure, contact us directly. Asking us to double-check something won't affect your account or application.

You can check out our '**Protecting yourself from fraud and scams**' leaflet by visiting <https://www.chartersavingsbank.co.uk/Help/Additional-support> for more information which may help you.

### You will need:

- A mobile phone
- An email address
- To be a UK taxpayer aged 18 or over
- To agree to us checking your identity, address and bank details online

## Step 1 – Go to the Charter Savings Bank Home page

Open your internet browser.

(Examples: **Google Chrome, Safari, Microsoft Edge**)

1. **At the top, click inside the address bar and type:**

<https://www.chartersavingsbank.co.uk>

Then press **Enter** on your keyboard.

You should now be able to see the Charter Savings Bank home page.



Estimated time: 10–15 minutes  
(but take as long as you need)  
Take your time, there's no rush.

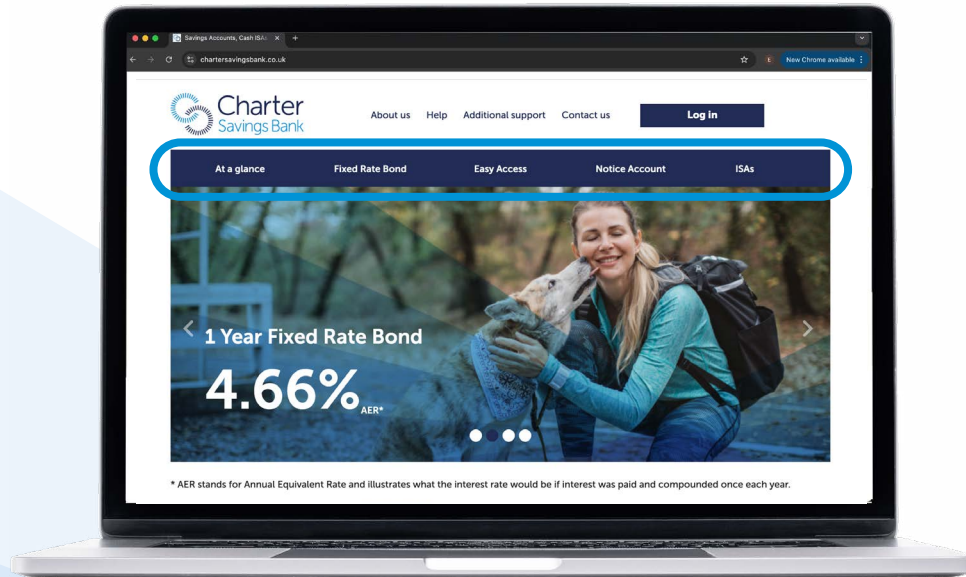
**Please note** - If you make a mistake or want to change any of the information you input at any stage of the application process, you can click the 'Back' link just under the page heading on each page, and you'll be taken back to the previous page.

## Step 2 – Choose the Account You Want

### 1. On the home page, you now need to choose the type of savings account you would like to open:

Across the top of the home page, but below our logo and the help and support bar, you should see our various product names, for example 'Fixed Rate Bond' and 'Easy Access'.

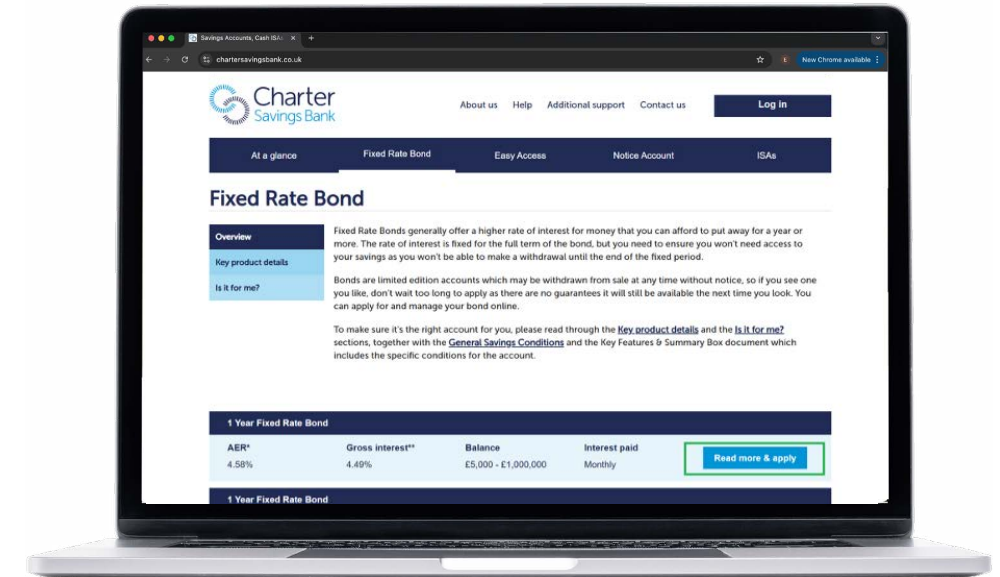
Click on the type of product you would like to open.



## Step 3 – Clicking Apply

Now that you're on the product page you want to apply for, you'll see a list of the various products that are currently available.

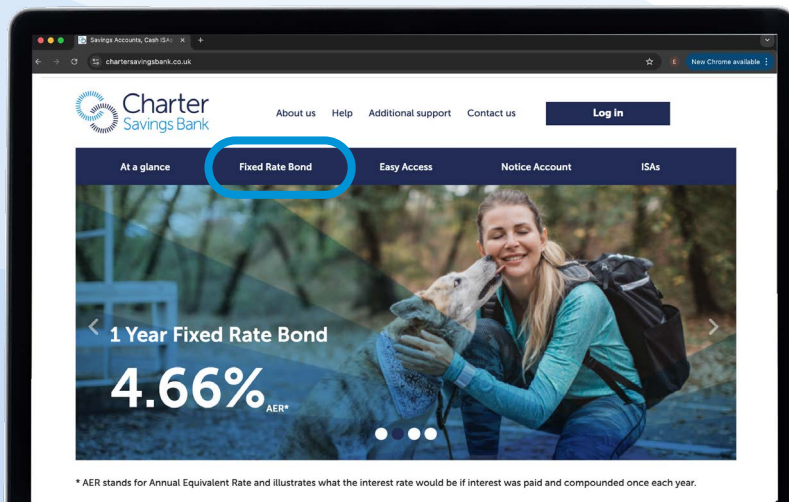
When you've found the one you want to apply for, please click on the 'Read more & apply button'.



This will expand out the product window, and you'll see three buttons along the top labelled 'Key Facts', 'Account Management' and 'Additional information'.

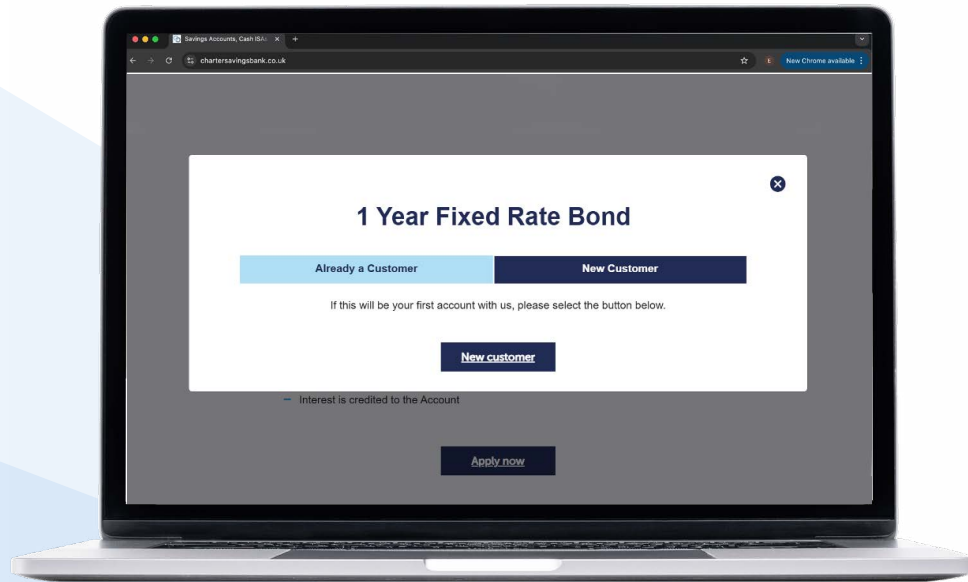
You can click on these to view more information under each section.

Once you've read through the information and you're happy to apply, please click on the 'Apply now' button at the bottom of the product window.



## Step 3 – Clicking Apply

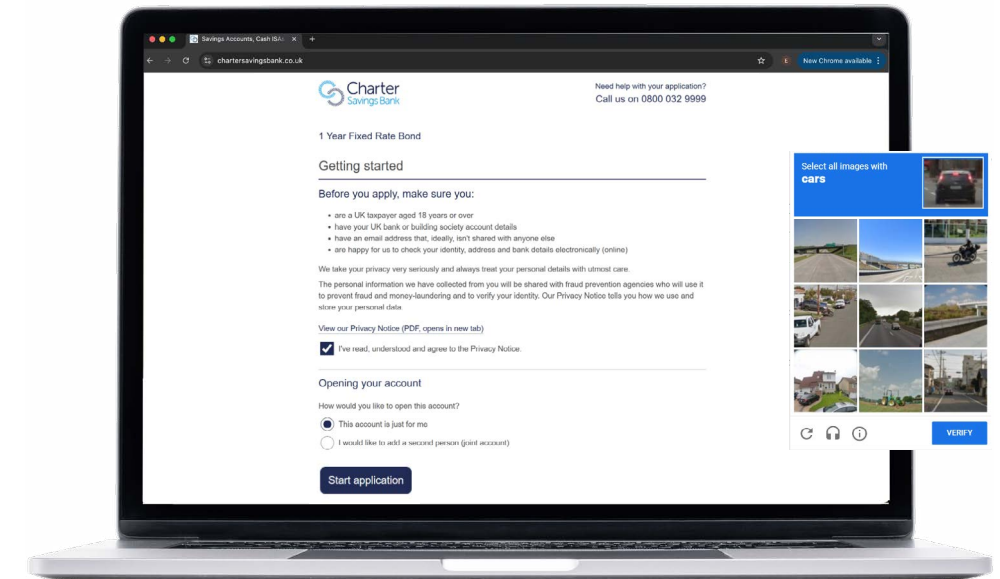
You will then see a screen pop up. Please select 'New Customer' to continue with your application.



**Please note** - if you are an existing customer but new to online services, you will need to choose 'New Customer', it's important that you provide us with the same details throughout the application journey as you have done for any other account you hold with us.

## Step 4 – Getting Started

1. **You will now see the Getting Started page.** Please take your time to make sure you are eligible for this account.
2. **Please read our Privacy Notice.** You can open this by clicking on the 'View our Privacy Notice' text. This will open as a PDF in another tab for you to review. You should save a copy for your records. You can do this by clicking on the save icon shown on the right hand side once the PDF Privacy Notice has loaded, or select the save option from your browser (you can also find it anytime on our website under "Useful Documents" which can be found by visiting <https://www.chartersavingsbank.co.uk/Help/Documents/>)



3. You then need to click in the tick box labelled 'I've read, understood and agree to the Privacy Notice.'
4. Under the section 'Opening your account', please choose whether this account is:
  - Just for you, or
  - A Joint Account with another person
5. Then Click Start Application
6. Once you have clicked start application a 'Captcha' test might load. You will need to complete this by selecting all the images of the word that appears in order to carry on with the application.

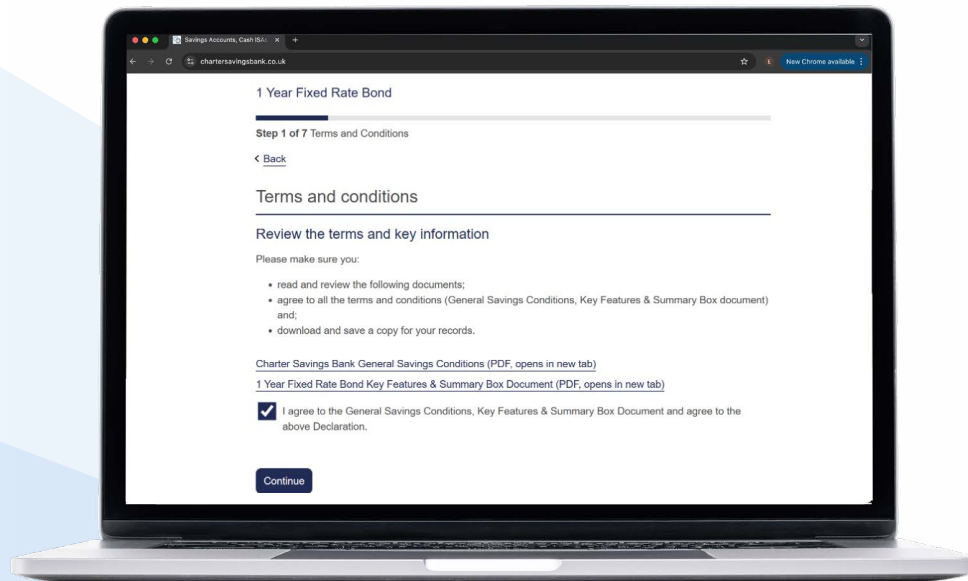
### What's a CAPTCHA test?

A CAPTCHA is a quick check to make sure you're a real person, not a computer program. You might be asked to tick a box ("I'm not a robot") or select certain images. It only takes a few seconds to complete.

## Step 5 – Terms and Conditions

On the next page, you'll now see the 'Terms and conditions' page - this is step 1 of the application process. Please read the information carefully and save a copy for your records. If anything isn't clear, you can pause and contact us before continuing.

- General Savings Conditions
- Key Features & Summary Box



To move forward with the application, please click on each of the links to view them (this will open a new tab). Then go back to the tab with the application and click the box to say you have read these important documents and that you agree to them.

Then click '**Continue**' to go to the next step.

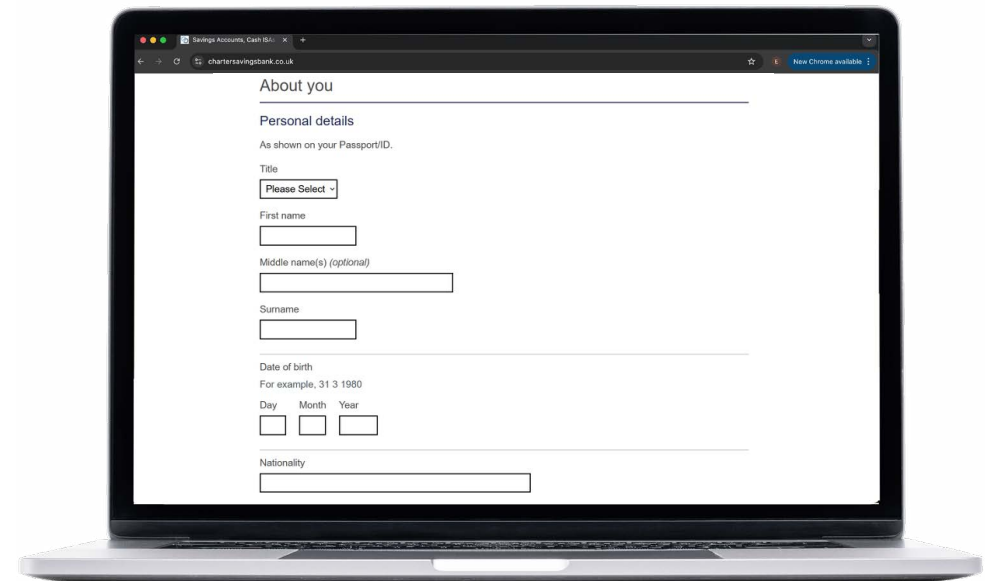
## Step 6 – Your Personal Details

Now you'll see the '**Personal details**' page (step 2 of the application process). Please fill in each of the sections including:

1. Title
2. First Name
3. Middle Name (optional)
4. Last Name

**Then:**

5. Enter your **date of birth** (DD/MM/YYYY).
6. Type your **nationality** (as you start to type a list will appear to choose from).
7. Select your **tax status**.
8. Click **Continue**.



**Please note** - If you make a mistake or want to change any of the information you input at any stage of the application process, you can click the 'Back' link just under the page heading on each page, and you'll be taken back to the previous page.

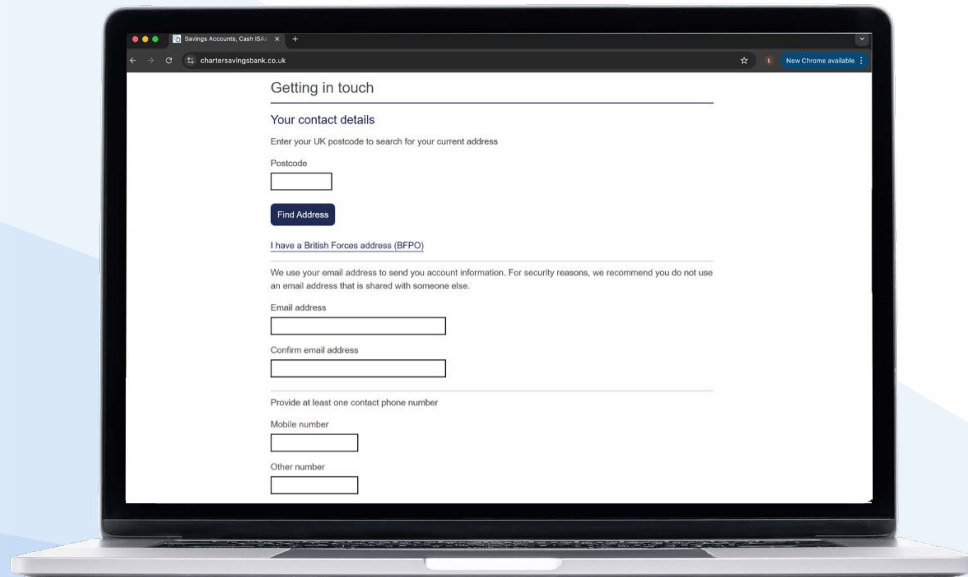
## Step 7 – Your Contact Details

You should now be able to see a page which is about capturing your contact details so we can get in touch with you. Please enter all of your contact information as fully and accurately as possible as this is the information that we will be using to contact you about your savings account in the future.

You will be asked to enter your address, email address and phone number:

1. **Type your postcode, click Find Address**, and choose yours from the list.
2. **If it's not there, click My address isn't in the list** to type it manually.
3. **If you use a British Forces (BFPO) address**, click the link shown and follow the instructions as this will open another page.
4. **Enter your email address**, then type it again to confirm.
5. **Enter your mobile phone number**

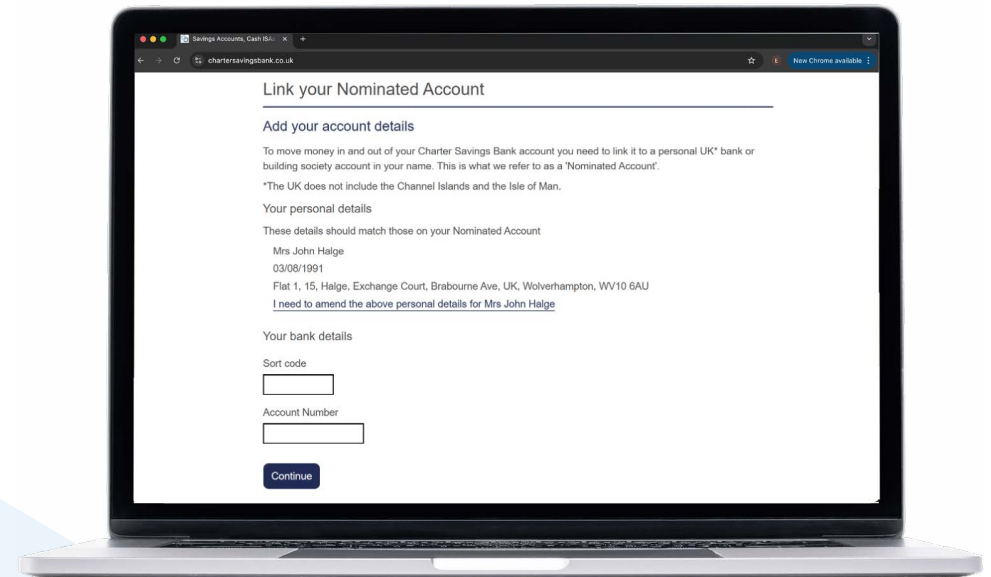
You can also add a second phone number if you want to, for example a home telephone number.



## Step 8 – Link Your Nominated Account

This is the bank account you will use to pay money in and out.

1. **Make sure your personal details match those on your bank account.**  
If something is wrong, click 'I need to amend the above personal details'.
2. **Enter your sort code.**
3. **Enter your account number.**
4. **Click Continue.**



## Step 9 – Account Set Up

Now you will see the Account set-up page. This is where you choose how your savings account will work.

### 1. Enter how much you want to deposit

- You will see a box asking how much you would like to deposit. Please type in the amount you wish to add to your account (make sure it meets the account's minimum and maximum deposit requirements).

### 2. Choose how you want your interest paid

(this is how often your interest will be paid) please click the option you prefer from the options:

- Monthly, or
- Annually

### 3. Choose where the interest will be paid.

Please click the options you prefer from the options:

- Into your savings account, or
- Into your nominated account

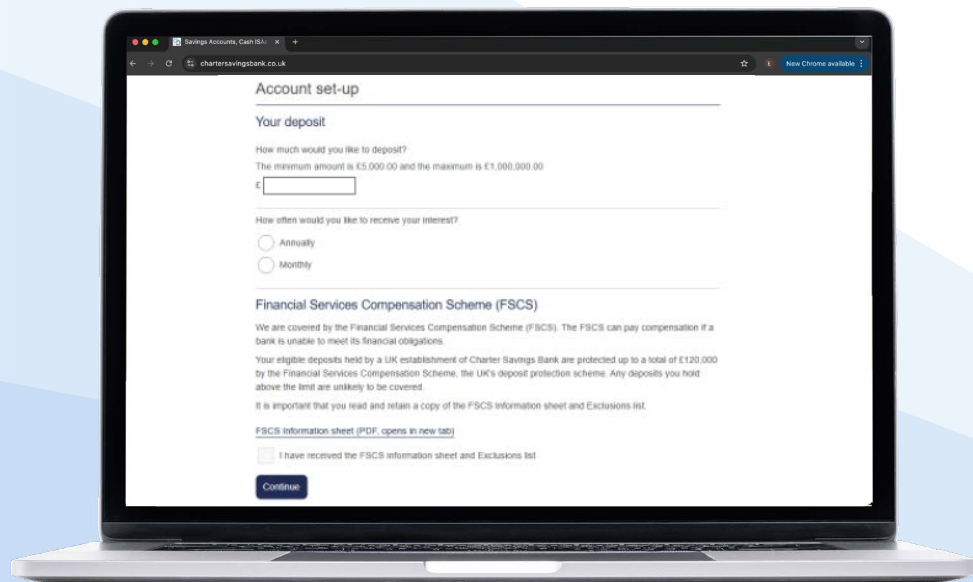
### 4. Click and read the FSCS information sheet

- You will see a link labelled 'FSCS Information Sheet'. Click this link, and it will then open in another tab. Please take your time to read through the document. Save a copy for your records using the 'Save' option in the top right corner, or your browser options.

### 5. Confirm you've read the Document

- Return to your application tab and click the box confirming 'I have reviewed the FSCS information sheet and Exclusions list'.

### 6. Once everything is completed, click 'Continue' to move to the next section.



## Step 10 – Review Your Application

You will now be taken to the Review your application page.

### 1. Check your details carefully

- You'll see a summary of all the information you've entered throughout the application. Take your time to read through each section carefully.

### 2. Make changes if needed.

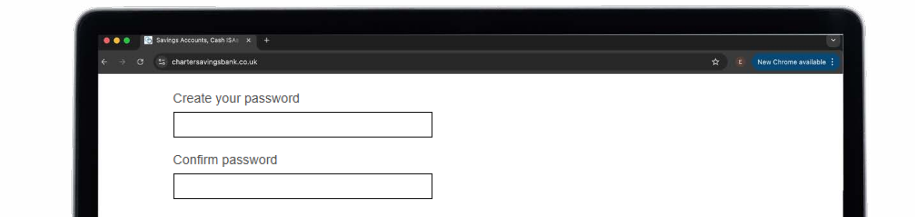
- Under each section, you'll see a link to edit your details.
- Click the link if anything needs correcting. You'll be taken straight back to that section to make changes.

## Step 11 – Set Up Your Security Details

Please note - If you make a mistake or want to change any of the information you input at any stage of the application process, you can click the 'Back' link just under the page heading on each page, and you'll be taken back to the previous page.

You'll now be asked to create your login details for Online Services. These details help keep your account safe and so you can log into your Online Service Account.

### 1. Create a Password



Please enter a password in the box provided meeting the following criteria

Your password:

- Must be 8–20 characters
- Must have 1 lowercase letter
- Must have 1 uppercase letter
- Must have 1 number
- May include special characters (for example , ! ? @ £)
- Must not have spaces

2. Once you have chosen your password, please then retype the same password to confirm it in the box below the one you have just filled in. Take your time with this step, many people find it tricky.

## Step 11 – Set Up Your Security Details

### 3. Set Up Memorable Information

Next, you'll be asked to choose and answer three security questions.

- Select your questions from the dropdown options.
- Type your answers carefully.

Your answers must:

- Be 6–20 letters or numbers
- Have no more than 2 identical characters in a row
- Have no spaces or special characters

Consider making a note of your memorable answers as you'll need to confirm one or more of these when logging into your online account in the future (this is to help protect the security of your account and details). Keeping a written note somewhere safe is okay and can help you remember later.

Memorable information

To help verify your identity when you log in to manage your account, we'll ask you some security questions. Select and answer the three questions you want to use from the below lists.

Your answers must contain:

- 6-20 letters and/or numbers
- no more than two identical characters next to each other (for example: AAA)
- no spaces or special characters

First memorable question  
Select One

First memorable answer

Second memorable question  
Select One

Second memorable answer

Third memorable question  
Select One

Third memorable answer

### 4. Mother's Maiden Name

You'll then see a field asking for your mother's maiden name. **Enter your mother's maiden name carefully**, as this will be used to confirm your identity if you contact customer support.

We only use this as an extra id/security check when you either contact us by telephone or request a user id reminder online.

Mother's maiden name

## Step 12 – You're All Set!

Your application is complete.

### 1. Confirmation screen

- You'll see a confirmation message on screen letting you know your application has been submitted successfully.

### 2. Check your email

Within around 5 minutes, you should receive an email with:

- Confirmation of your application
- Your next steps
- Your application reference number

Please note if the email doesn't arrive straight away, don't worry, it doesn't mean your application wasn't successful. It can just take some time to come through.

Charter Savings Bank

Need help with your application?  
Call us on 0800 032 9999

1 Year Fixed Rate Bond

Application complete

Thank you for your application for the 1 Year Fixed Rate Bond.

You should receive an email within five minutes. This will confirm the status of your application and next steps. Your application reference is 101250060. You will need to quote this if you contact us to discuss your new account before receiving your user ID email.

[\(If like some additional help, link opens in new tab\)](#)

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### 3. Keep Your Reference Safe

- Make a note of your application reference number
- You'll need this if you contact support before receiving your User ID.

## Contact us

Please remember if you need any help at any stage or after submitting your application, you can contact us. Asking for support won't affect your application or how we treat you.

You can call us on **0800 032 9999**.

### Opening times:

Monday to Thursday: 8am to 8pm

Fridays: 8am to 6:30pm

Saturdays: 9am to 5pm

Sundays: 10am to 4pm

We can provide literature in large print, Braille and audio. Please ask us for this leaflet in an alternative format if you need it.

**[chartersavingsbank.co.uk](https://www.chartersavingsbank.co.uk)**

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