

Getting started with online banking

How to manage your
Allica Bank account online

Thanks for signing up!

We're really pleased to have you on board. This booklet is here to talk you through how to manage your new Alica Bank savings account using online banking.

Of course, you might still have some questions. If so, you can find where to get further support on page 9.

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Who are Allica Bank?

Allica Bank believe in keeping banking simple.

Having been granted our UK banking licence in September 2019, we've grown quickly since then.

We now have over 170 employees in our offices in Milton Keynes and London, and a team of expert relationship managers out on the road across England, Scotland and Wales.

In everything we do, we live and breathe our four core values of collaboration, integrity, delivery and being straightforward.

Are your savings accounts covered by the Financial Services Compensation Scheme (FSCS)?

Yes, they are! This means that, should anything happen to Allica Bank, any deposit you have with us of up to £85,000 will be protected by the FSCS.

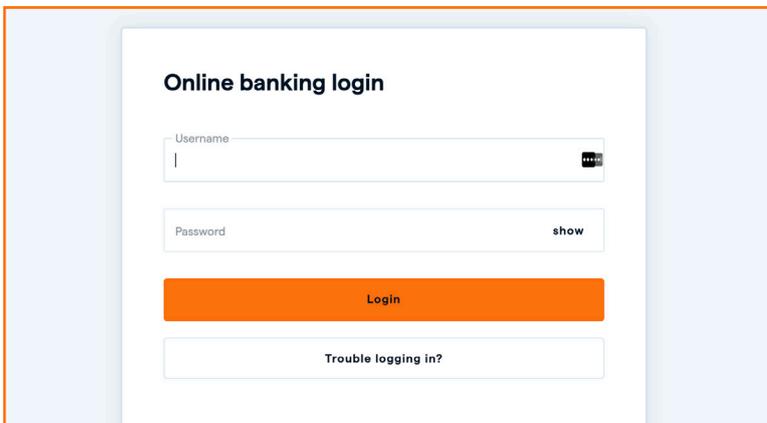
Find out more about your eligibility for FSCS coverage at [fscs.org.uk](https://www.fscs.org.uk).

Logging in to your account

To securely access your account, you will need to log in using your username and password (you will have created these when you set up your account). To do so, follow these steps:



1. Type **allica.bank** into the address bar of your internet browser.
2. Then, in the top right-hand corner, click **'Login'** and select **'Personal'** under the **'Online banking'** header.



3. Type in your username and password. Then click the **'Login'** button.
4. You will be sent a **six-digit code** to your registered phone number. Enter it on the next screen.

Forgotten your username?

If you forget your username, you can find it in the welcome email you were sent when you signed up. Alternatively, click the 'Trouble logging in' button and follow the instructions on screen.

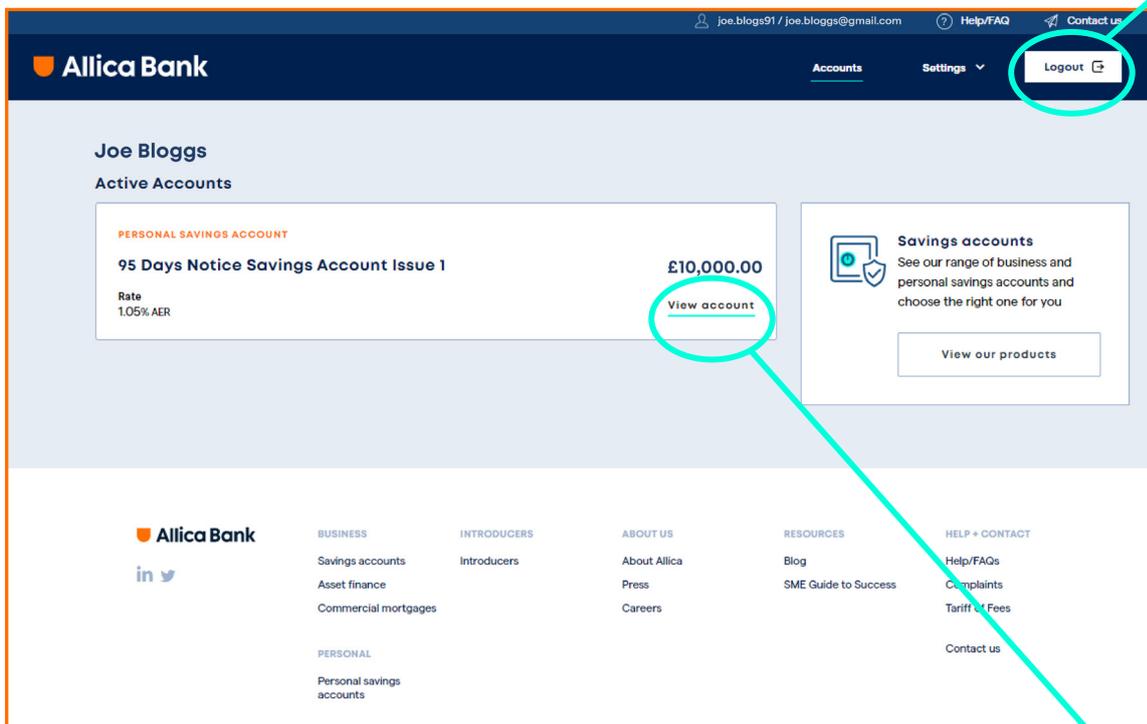
Forgotten your password?

Click the 'Trouble logging in button' and follow the instructions on screen. You will need to know your username in order to do this.

Logging in to your account

Success! You should now be on your account dashboard. Here you can see an overview of your Allica Bank account.

Log out of your account



Select 'View account' to see more information.

Still having trouble logging in?

Not to worry if you still can't log in. Visit allica.bank/help where you'll find our online FAQs and a list of our most up-to-date troubleshooting solutions.

Alternatively, turn to page 9 to find out how to speak to a member of our customer service team.

Making a payment

To deposit money into your Allica Bank savings account, you will need to make a bank transfer from your nominated bank account. Bear in mind, we are unable to accept CHAPS payments.

Your nominated bank account is a bank account that already belongs to you, which you gave us the details of when you signed up. Make sure you use your nominated bank account, otherwise we will have to return your deposit to you.

When making the payment, please use the following details:

Payment to: Allica Bank Ltd

Sort Code: 60-84-11

Account Number: You can find your personal Allica Bank account number in your welcome email, or by logging in to your online banking account.

Why does my bank not recognise Allica when I try to pay into my account?

When paying into your Allica Bank savings account, you may see a warning from your existing bank. This is nothing to be worried about. It's because of something called 'Confirmation of Payee', which is a new security measure to ensure the name of the person you're paying matches the name on the recipient account.

You may find a warning shows when making your payment to Allica, even if the details are all correct. This is because we work with a partner to help us process faster payments that doesn't currently operate using 'Confirmation of Payee'. This is perfectly normal and you can continue making your payment.

Making a payment

Once your payment has been processed, it will appear in your Allica Bank account statement like this.

Joe Bloggs			
Accounts > Account details			
PERSONAL SAVINGS ACCOUNT			
95 Days Notice Savings Account Issue 1			£10,000.00
Rate	Account	Sort	Maturity date:
1.05% AER	12345678	60-84-11	N/A
Transactions			
TRANSFER AMOUNT			
18/06/2021			+£10,000.00 £10,000.00

Some things to remember...

- You can make more than one payment into your account up to a total of £250,000, providing it is from your nominated bank account. Some customers like to make a small test payment before sending the rest of their deposit. In a fixed term savings account, payments must be made within your funding window.
- Any payment received on a Bank Holiday or weekend, or outside our normal business hours (Monday to Friday, 08:30 to 17:30), will be paid into your account the next working day.
- Some banks may ask some additional security questions when you want to transfer large sums of money. They might even ask you to give them a call to make sure you're happy with the payment. Don't worry, this is perfectly normal.
- We ask for a nominated bank account in your name as part of our security controls. This will also be the account we send your money to if you make a withdrawal.

Withdrawing money

If you save in an Allica Bank notice account, then you can request a withdrawal from us at any time, providing you give us the agreed amount of notice.

For example, in our 95-day notice account, we'll return you money to you 95 calendar days after the day you requested a withdrawal.

To make a withdrawal request, you can either:

- Send us a message on our secure internet banking messaging service telling us how much you'd like to withdraw.

Or

- Give our customer services team a call on 0330 094 3333. We'll run a couple of identity checks with you on the phone and let you know the date you can expect your money back.

A couple of things to bear in mind...

You can choose to withdraw as much or little as you like. However, note that you must have at least £1,000 in your account for it to remain open.

We cannot return your money to you any earlier than the agreed notice period.

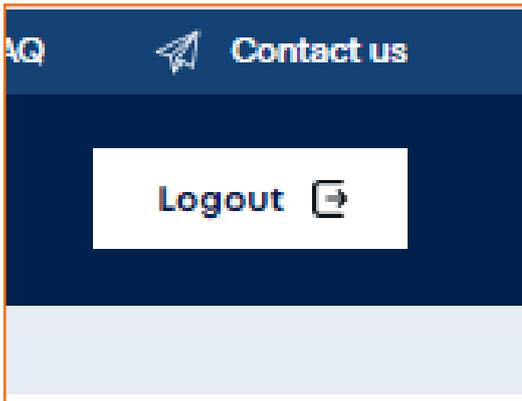
What if I have a fixed-term account?

A fixed-term savings account is designed specifically for savers who are willing to lock their savings away for a set period of time. As such, you cannot make a withdrawal from your fixed-term deposit during the term.

Please note, you are not entitled to a 14-day cooling off period with a fixed-term savings account.

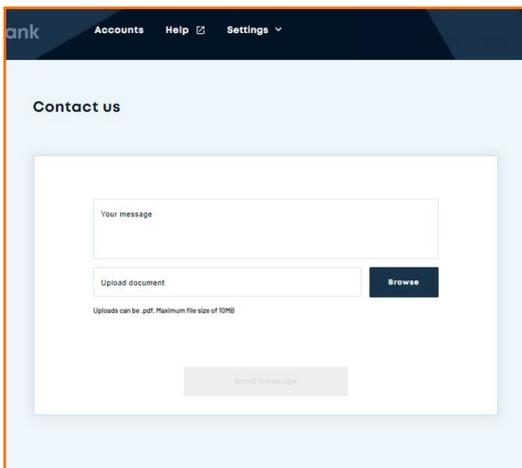
Got more questions?

If you've still got some questions, then you might find the answer in our FAQs at allica.bank/help. Alternatively, don't hesitate to get in touch with the team.



The best way to do so is to use our online banking secure messaging service. To do so, log in to your online banking and click 'Contact us' in the top-right corner.

Bear in mind, you can only access this service while you are logged in.



Type in your message, being sure to give us as much information about your query as possible.

You also have the option to upload a supporting document (for example, a statement or screenshot).

Then click 'Send message'. We'll get back to you as soon as we can by email.

Rather talk to us by email or on the phone?

No problem. You can email us at customer.services@allica.bank. Or reach us by phone on **0330 094 3333**. Our office hours are between 8.30am to 5.30pm, from Monday to Friday.

We'll be happy to help!



www.allica.bank

customer.services@allica.bank

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