

LIST OF BANKING AND SAVING BRANDS PROTECTED BY THE FSCS COMPILED BY THE BANK OF ENGLAND AS AT 31 MARCH 2018

Banking and saving brand	PRA-authorized institution	FRN	Other brands covered by PRA-authorisation
The AA (1)	Bank of Ireland (UK) plc	512956	Post Office (2) Bank of Ireland
	Bank of Scotland plc	169628	Bank of Scotland Birmingham Midshires Capital Bank Halifax Intelligent Finance Saga (1) St James's Place Bank
Adam & Co	Adam & Company plc	114724	
AIB GB	AIB (UK) PLC	122088	First Trust Bank
Aldermore Bank plc	Aldermore Bank plc	204503	
Alliance Trust Savings Limited	Alliance Trust Savings Limited	116115	
Al Rayan Bank PLC	Al Rayan Bank PLC	229148	
Arbuthnot Latham & Co Limited	Arbuthnot Latham & Co Limited	143336	Gillat Financial Solutions
Atom Bank	Atom Bank plc	661960	
Bank and Clients Limited	Bank and Clients Limited	204459	
Bank of Ireland (UK)	Bank of Ireland (UK) plc	512956	Post Office (2) The AA (1)
Bank of Scotland	Bank of Scotland plc	169628	The AA (1) Birmingham Midshires Capital Bank Halifax Intelligent Finance Saga (1) St James's Place Bank
Barclays Bank	Barclays Bank plc	122702	Barclays Direct
Barclays Direct	Barclays Bank plc	122702	Barclays Bank
BFC Bank	BFC Bank Ltd	716167	
Bira Bank	Bira Bank Limited	204478	
Birmingham Midshires	Bank of Scotland plc	169628	The AA (1) Bank of Scotland Capital Bank Halifax Intelligent Finance Saga (1) St James's Place Bank
Britannia	The Co-operative Bank plc	121885	The Co-operative Bank Smile
Brown Shipley & Co Ltd	Brown Shipley & Co Ltd	124548	
C.Hoare & Co	C.Hoare & Co	122093	
CAF Bank Ltd	CAF Bank Ltd	204451	
Cahtoot	Santander UK plc	106054	Santander
Cambridge and Counties Bank Limited	Cambridge and Counties Bank Limited	579415	
Capital Bank	Bank of Scotland plc	169628	The AA (1) Bank of Scotland Birmingham Midshires Halifax Intelligent Finance Saga (1) St James's Place Bank
Cater Allen	Cater Allen Ltd	178737	
Charity Bank Limited	Charity Bank Limited	207701	
Charter Savings Bank	Charter Court Financial Services Ltd	494549	Precise Mortgages Exact Mortgage Experts
Cheltenham & Gloucester	Lloyds Bank plc	119278	Lloyds Bank
	The Royal Bank of Scotland plc	121882	Direct Line (4) Drummonds Bank (3) Holt's (5) The One Account (8) MINT (7) Royal Bank of Scotland
Citibank	Citibank, N.A.	124704	
ClearBank Limited	ClearBank Limited	754568	
Close Brothers Limited	Close Brothers Limited	124750	
Clydesdale Bank	Clydesdale Bank plc	121873	Yorkshire Bank B
Consolidated Credits Bank Ltd	Consolidated Credits Bank Ltd	204450	
The Co-operative Bank	The Co-operative Bank plc	121885	Britannia Smile
Coutts	Coutts & Co	122287	
Crown Agents Bank Limited	Crown Agents Bank Limited	204456	
Danske Bank	Northern Bank Limited	122261	
Direct Line (4)	Direct Line (4)	121882	
Drummonds Bank (3)	The Royal Bank of Scotland plc	121882	Child & Co (3) Direct Line (4) Holt's (5) The One Account (8) MINT (7) Royal Bank of Scotland
Duncan Lawrie Limited	Duncan Lawrie Limited	116297	
EFG Private Bank Limited	EFG Private Bank Limited	144036	
Egg (6)			Chelsea Building Society Norwich & Peterborough Building Society Yorkshire Building Society Yorkshire Shareplan
Exact Mortgage Experts	Charter Court Financial Services Ltd	495949	Charter Savings Bank Precise Mortgages
FCE Bank plc	FCE Bank plc	204469	Ford Money
First Direct	HSBC Bank plc	114216	HSBC HSBC UK
First Trust Bank	AIB (UK) PLC	122088	AIB GB
Gillat Financial Solutions	Arbuthnot Latham & Co Limited	143336	Arbuthnot Latham & Co Limited
Halifax	Bank of Scotland plc	169628	The AA (1) Bank of Scotland Birmingham Midshires Capital Bank Intelligent Finance Saga (1) St James's Place Bank
Hampshire Trust plc	Hampshire Trust plc	204601	
Hampden & Co Plc	Hampden & Co Plc	606934	
Harrods Bank Ltd	Harrods Bank Ltd	204479	
Hodge Lifetime	Hodge Bank Limited	204439	Hodge Bank
Holt's (5)	The Royal Bank of Scotland plc	121882	Child & Co (3) Direct Line (4) Drummonds Bank (3) The One Account (8) MINT (7) Royal Bank of Scotland

LIST OF BANKING AND SAVING BRANDS PROTECTED BY THE FSCS COMPILED BY THE BANK OF ENGLAND AS AT 30 MARCH 2018

Banking and saving brand	PRA-authorized institution	FRN	Other brands covered by PRA-authorisation
HSBC	HSBC Bank plc	114216	First Direct HSBC
HSBC Private Bank (UK) Ltd	HSBC Private Bank (UK) Ltd	124781	
HSBC Trust Company	HSBC Trust Company (UK) Ltd	119297	
HSBC UK	HSBC Bank plc	114216	First Direct HSBC
Intelligent Finance	Bank of Scotland plc	169628	The AA (1) Bank of Scotland Birmingham Midshires Capital Bank Halifax Saga (1) St James's Place Bank
Investec Bank	Investec Bank plc	172330	
Julian Hodge Bank	Julian Hodge Bank Limited	204439	Hodge Lifetime
Kingdom Bank Ltd	Kingdom Bank Ltd	400972	
Kleinwort Benson Bank Ltd	Kleinwort Benson Bank Ltd	119269	
KRBS	OneSavings Bank	530504	
Lloyds Bank	Lloyds Bank Plc	119278	Cheltenham & Gloucester
Marks & Spencer Bank	Marks & Spencer Financial Services plc	151427	
Masthaven Bank Ltd	Masthaven Bank Ltd	719534	
Methodist Chapel Aid Limited	Methodist Chapel Aid Limited	204508	
Metro Bank plc	Metro Bank plc	486982	
MINT (7)	The Royal Bank of Scotland plc	121882	Child & Co (3) Direct Line (4) Drummonds Bank (3) Royal Bank of Scotland The One Account (8) Holt's (5)
Monzo Bank Ltd	Monzo Bank Ltd	730427	
Mortgage Trust	Paragon Bank Plc	604551	Paragon Bank Plc Paragon Car Finance Paragon Mortgages Paragon Personal Finance
NatWest	National Westminster Bank plc	121878	
NM Rothschild & Sons Ltd	NM Rothschild & Sons Ltd	124451	
OakNorth Bank	OakNorth Bank Limited	629564	
Paragon Bank Plc	Paragon Bank Plc	604551	Mortgage Trust Paragon Car Finance Paragon Personal Finance Paragon Mortgages
Paragon Car Finance	Paragon Bank Plc	604551	Mortgage Trust Paragon Bank Plc Paragon Personal Finance Paragon Mortgages
Paragon Mortgages	Paragon Bank Plc	604551	Mortgage Trust Paragon Bank Plc Paragon Car Finance Paragon Personal Finance
Paragon Personal Finance	Paragon Bank Plc	604551	Mortgage Trust Paragon Bank Plc Paragon Car Finance Paragon Mortgages
Private & Commercial Bank Ltd	Private & Commercial Bank Ltd	747017	PCF Bank Limited
Precise Mortgages	Charter Court Financial Services Ltd	494549	Charter Savings Bank Exact Mortgage Experts
Post Office (2)	Bank of Ireland (UK) plc	512956	Bank of Ireland (UK) plc The AA (2)
R Raphael & Sons plc	R Raphael & Sons plc	161302	
Rathbone Investment Management Limited	Rathbone Investment Management Limited	116316	
Reliance Bank Ltd	Reliance Bank Ltd	204537	
Royal Bank of Scotland	The Royal Bank of Scotland plc	121882	Child & Co (3) Direct Line (4) Drummonds Bank (3) The One Account (8) MINT (7) Holt's (5)
Saga (1)	Bank of Scotland plc	169628	The AA (1) Bank of Scotland Birmingham Midshires Capital Bank Halifax Intelligent Finance St James's Place Bank
Sainsbury's Bank Plc	Sainsbury's Bank Plc	184514	
Santander	Santander UK plc	106054	Cahoot Santander UK Corporate Bank
	Abbey National Treasury Services	146003	Santander UK Corporate Bank
Schroder & Co Ltd	Schroder & Co Ltd	144206	
Scottish Widows Bank	Scottish Widows Bank plc	201601	
Secure Trust Bank plc	Secure Trust Bank plc	204550	
Shawbrook Bank Limited	Shawbrook Bank Limited	204574	
Smile	The Co-operative Bank plc	121885	Britannia The Co-operative Bank
Smith & Williamson Investment Services Limited	Smith & Williamson Investment Services Limited	131816	
St James's Place Bank	Bank of Scotland plc	169628	The AA (1) Bank of Scotland Birmingham Midshires Capital Bank Halifax Intelligent Finance Saga (1)
Standard Chartered	Standard Chartered Bank	114276	
Starling Bank Limited	Starling Bank Limited	730166	
Tandem Bank	Tandem Bank plc	684908	
Tesco Bank	Tesco Bank	186022	
The One Account (8)	The Royal Bank of Scotland plc	121882	Child & Co (3) Direct Line (4) Drummonds Bank (3) Royal Bank of Scotland MINT (7) Holt's (5)
TSB Bank	TSB Bank Plc	191240	
Wyeleys Bank Plc	Wyeleys Bank Plc	139209	
Ulster Bank	Ulster Bank Ltd	122315	
United Trust Bank Limited	United Trust Bank Limited	204463	
Unity Trust Bank	Unity Trust Bank Plc	204570	
Vanquis Bank Limited	Vanquis Bank Limited	221156	
Virgin Money	Virgin Money plc	503963	
Weatherbys Bank Limited	Weatherbys Bank Limited	204571	
Wesleyan Bank Limited	Wesleyan Bank Limited	165116	
Yorkshire Bank	Clydesdale Bank plc	121873	Clydesdale Bank

Note:

- (1) Savings products provided by Birmingham Midshires, part of Bank of Scotland plc.
- (2) Savings products provided by Bank of Ireland (UK) plc.
- (3) Private banking house provided by The Royal Bank of Scotland plc.
- (4) Savings products provided by The Royal Bank of Scotland plc.
- (5) Private military bank provided by Drummonds Bank, part of The Royal Bank of Scotland plc.
- (6) Savings products now provided by Yorkshire Building Society, rather than Egg Banking plc which remains part of Citigroup – see our list of building society brands.
- (7) Credit card business provided by The Royal Bank of Scotland plc

(8) Mortgage product provided by The Royal Bank of Scotland plc, which includes some offset mortgage products

Not all banking and saving brands protected by the FSCS are included in this table. If your banking and saving brand does not appear in this table you can ask them directly how your money is protected or check the [Financial Services Register](#) to find out whether it has several brands under the same authorisation. Search our Register under 'Financial services firms', then click 'Names' for a list of brands used by the authorised institution.

Please note that the information noted above relates to the authorised institutions in the relevant sector as at the date noted and is not updated on a continuous basis. For an up to date list please refer to the [Financial Services Register](#).