

## LIST OF BANKING AND SAVINGS BRANDS PROTECTED BY THE SAME FSCS COVERAGE COMPILED BY THE BANK OF ENGLAND AS AT 1 March 2022

Please note this list is not updated on a continuous basis. It is also possible that separate firms (with different Firm Reference Numbers) are part of a group of companies that use similar brand names (i.e, a simplified common version of the firms' legal names). If you have multiple deposits across a group of firms using similar brand names, you should check with the firms whether the £85k deposit protection limit is shared.

Banking and Savings Brand	PRA-authorized institution	FRN	Other deposit brands covered by FSCS coverage
Adam & Company	The Royal Bank of Scotland Plc	114724	The Royal Bank of Scotland Plc
		114724	RBS
		114724	Adam & Company
		114724	Drummonds
		114724	Child & Co
		114724	Holt's
		114724	The One account/Virgin One account/Nat West One account
Advanced Payment Solutions Limited	Advanced Payment Solutions Limited	671140	Advanced Payment Solutions Limited
		671140	Cashplus
		671140	Cashplus Bank
AIB Group (UK) Plc	AIB Group (UK) Plc	122088	AIB (NI)
		122088	Allied Irish Bank (GB)
		122088	Allied Irish Bank (GB) Savings Direct
		122088	First Trust Bank
Arbuthnot Latham & Co Limited	Arbuthnot Latham & Co Limited	143336	Arbuthnot Latham & Co Limited
		143336	Arbuthnot Direct
B	Clydesdale Bank Plc	121873	Clydesdale Bank Plc
		121873	B
		121873	Virgin Money
		121873	Yorkshire Bank
Banco Santander S.A.	Banco Santander S.A.	136261	Banco Santander S.A.
		136261	Santander Corporate & Investment Banking
Bank of London and The Middle East plc	Bank of London and The Middle East plc	464292	Bank of London and The Middle East plc
		464292	BLME
		464292	Nomo
		464292	Nomo Bank
Bank of Scotland plc	Bank of Scotland plc	169628	Bank of Scotland plc
		169628	Bank of Scotland
		169628	Bank of Scotland Private Banking
		169628	Bank of Wales
		169628	Birmingham Midshires (BM Savings)
		169628	Halifax
		169628	Intelligent Finance (IF)
		169628	St James's Place Bank

### Note:

Not all banking and savings brands protected by the FSCS are included in this table – only those which share FSCS depositor protection coverage with other brands. 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 (<https://register.fca.org.uk/>). Banks whose deposits are FSCS protected are also required to display FSCS posters at branches listing the brands that share protection, provide depositors with an annual information sheet describing protection, and include a statement regarding protection on depositor statements of account.

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 up to date information about authorised firms and their associated brand names please refer to the Financial Services Register (<https://register.fca.org.uk/>). Search the register for a firm name, select the relevant firm from results, scroll down, then expand the 'Trading names' section for a full list of registered and trading names.

Many banks, including large banks, use deposit aggregators to source retail deposits. Deposit aggregators, sometimes also referred to as cash management platforms or savings marketplaces, are online platforms which enable customers to deposit funds in savings accounts held with a number of banks or building societies. If you are not sure which banks actually hold your deposits please contact the deposit aggregator to confirm the position. If you hold deposits directly with a bank as well as indirectly in the same bank through an intermediary like a deposit aggregator, the £85k deposit protection limit is shared.

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Banking and Savings Brand	PRA-authorized institution	FRN	Other deposit brands covered by FSCS coverage
Bank of Wales	Bank of Scotland plc	169628	Bank of Scotland plc
		169628	Bank of Scotland
		169628	Bank of Scotland Private Banking
		169628	Bank of Wales
		169628	Birmingham Midshires (BM Savings)
		169628	Halifax
		169628	Intelligent Finance (IF)
		169628	St James's Place Bank
Barclays Bank Plc	Barclays Bank Plc	122702	Barclays Bank Plc
		122702	Barclays
		122702	Barclays Corporate Banking
		122702	Barclays Investment Bank
Barclays Bank UK Plc	Barclays Bank UK Plc	759676	Barclays Bank UK Plc
		759676	Barclays
		759676	Barclays Business Banking
		759676	Barclays Premier Banking
		759676	Barclays Wealth Management
Birmingham Bank Limited	Birmingham Bank Limited	204478	Birmingham Bank Limited
		204478	FMB Bank
		204478	HTA Savings and Loans (by Birmingham Bank Ltd)
Birmingham Midshires (BM Savings)	Bank of Scotland plc	169628	Bank of Scotland plc
		169628	Bank of Scotland
		169628	Bank of Scotland Private Banking
		169628	Bank of Wales
		169628	Birmingham Midshires (BM Savings)
		169628	Halifax
		169628	Intelligent Finance (IF)
169628	St James's Place Bank		

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Banking and Savings Brand	PRA-authorised institution	FRN	Other deposit brands covered by FSCS coverage
Britannia	The Co-operative Bank Plc	121885	The Co-operative Bank Plc
		121885	Britannia
		121885	smile
Brown Shipley & Co Limited	Brown Shipley & Co Limited	124548	Brown Shipley & Co Limited
		124548	Brown Shipley
		124548	Brown Shipley Funds
Cahoot	Santander UK Plc	106054	Santander UK Plc
		106054	Cahoot
		106054	Santander Business
		106054	Santander Corporate & Commercial
		106054	Santander Corporate & Investment Banking
Cashplus	Advanced Payment Solutions Limited	671140	Advanced Payment Solutions Limited
		671140	Cashplus
		671140	Cashplus Bank
Cater Allen Limited	Cater Allen Limited	178737	Cater Allen Limited
		178737	Cater Allen Professional
		178737	Cater Allen Private Bank
Cazenove Capital	Schroder & Co Ltd	144206	Schroder & Co Ltd
		144206	Cazenove Capital
		144206	Cazenove Capital Management
		144206	Schroders Charities
		144206	Schroders Private Bank
		144206	Schroders Private Banking
		144206	Schroders Wealth Management
Charter Court Financial Services Limited	Charter Court Financial Services Limited	494549	Charter Court Financial Services Limited
		494549	Charter Savings Bank
Chetwood Financial Ltd	Chetwood Financial Ltd	740551	Chetwood Financial Ltd
		740551	SmartSave
Child & Co	The Royal Bank of Scotland Plc	114724	The Royal Bank of Scotland Plc
		114724	RBS
		114724	Adam & Company
		114724	Drummonds
		114724	Child & Co
		114724	Holt's
		114724	The One account/Virgin One account/Nat West One account
Close Brothers Limited	Close Brothers Limited	124750	Close Brothers Limited
		124750	Close Brothers Savings
		124750	Close Brothers Treasury

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Clydesdale Bank Plc	Clydesdale Bank Plc	121873	Clydesdale Bank Plc
		121873	B
		121873	Virgin Money
		121873	Yorkshire Bank
The Co-operative Bank Plc	The Co-operative Bank Plc	121885	The Co-operative Bank Plc
		121885	Britannia
		121885	smile
Coutts & Company	Coutts & Company	122287	Coutts & Company
		122287	Coutts
Coutts Crown Dependencies	The Royal Bank of Scotland International Limited	760675	The Royal Bank of Scotland International Limited
		760675	Coutts Crown Dependencies
		760675	RBS International
		760675	NatWest International
Danske Bank	Northern Bank Limited	122261	Northern Bank Limited
		122261	Danske Bank
Drummonds	The Royal Bank of Scotland Plc	114724	The Royal Bank of Scotland Plc
		114724	RBS
		114724	Adam & Company
		114724	Drummonds
		114724	Child & Co
		114724	Holt's
EFG Private Bank Limited	EFG Private Bank Limited	144036	The One account/Virgin One account/Nat West One account
		144036	EFG Private Bank Limited
FCE Bank Plc	FCE Bank Plc	204469	EFG Harris Allday
		204469	FCE Bank Plc
First Direct Bank	HSBC UK Bank Plc	765112	Ford Money
		765112	fd
		765112	fd bank
		765112	first direct
		765112	first direct bank
		765112	HSBC Private Bank (UK) Limited
		765112	HSBC Private Banking
		765112	HSBC UK
		765112	HSBC UK Bank
		765112	HSBC UK Bank Plc
First Trust Bank	AIB Group (UK) Plc	122088	AIB (NI)
		122088	Allied Irish Bank (GB)
		122088	Allied Irish Bank (GB) Savings Direct
		122088	First Trust Bank

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Banking and Savings Brand	PRA-authorized institution	FRN	Other deposit brands covered by FSCS coverage
FMB Bank	Birmingham Bank Limited	204478	Birmingham Bank Limited
		204478	FMB Bank
		204478	HTA Savings and Loans (by Birmingham Bank Ltd)
Ford Money	FCE Bank Plc	204469	FCE Bank Plc
		204469	Ford Money
Goldman Sachs International Bank	Goldman Sachs International Bank	124659	Goldman Sachs International Bank
		124659	Marcus by Goldman Sachs
Halifax	Bank of Scotland plc	169628	Bank of Scotland plc
		169628	Bank of Scotland
		169628	Bank of Scotland Private Banking
		169628	Bank of Wales
		169628	Birmingham Midshires (BM Savings)
		169628	Halifax
		169628	Intelligent Finance (IF)
		169628	St James's Place Bank
Hampshire Trust Bank Plc	Hampshire Trust Bank Plc	204601	Hampshire Trust Bank Plc
		204601	Hampshire Trust Bank
		204601	HTB
Holt's	The Royal Bank of Scotland Plc	114724	The Royal Bank of Scotland Plc
		114724	RBS
		114724	Adam & Company
		114724	Drummonds
		114724	Child & Co
		114724	Holt's
HSBC Bank Plc	HSBC Bank Plc	114216	The One account/Virgin One account/Nat West One account
		114216	HSBC Bank Plc
		114216	HSBC
		114216	HSBC Expat
		114216	HSBC Private Banking (C.I.)

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Banking and Savings Brand	PRA-authorized institution	FRN	Other deposit brands covered by FSCS coverage
HSBC UK Bank Plc	HSBC UK Bank Plc	765112	fd
		765112	fd bank
		765112	first direct
		765112	first direct bank
		765112	HSBC Private Bank (UK) Limited
		765112	HSBC Private Banking
		765112	HSBC UK
		765112	HSBC UK Bank
Intelligent Finance (IF)	Bank of Scotland plc	169628	Bank of Scotland plc
		169628	Bank of Scotland
		169628	Bank of Scotland Private Banking
		169628	Bank of Wales
		169628	Birmingham Midshires (BM Savings)
		169628	Halifax
		169628	Intelligent Finance (IF)
		169628	St James's Place Bank
Investec Bank PLC	Investec Bank PLC	172330	Investec Bank PLC
		172330	Investec Structured Products
Julian Hodge Bank Limited	Julian Hodge Bank Limited	204439	Julian Hodge Bank Limited
		204439	Hodge
		204439	Hodge Bank
J.P. Morgan Europe Limited	J.P. Morgan Europe Limited	124579	J.P. Morgan Europe Limited
		124579	Chase
Kent Reliance	OneSavings Bank Plc	530504	OneSavings Bank Plc
		530504	Kent Reliance
		530504	Kent Reliance Banking Services
		530504	krbs
Lloyds Bank Corporate Markets Plc	Lloyds Bank Corporate Markets Plc	763256	Lloyds Bank Corporate Markets Plc
		763256	Lloyds Bank
Lloyds Bank PLC	Lloyds Bank PLC	119278	Lloyds Bank PLC
		119278	Lloyds Bank
		119278	Lloyds Bank Private Banking
		119278	Mayfair Private Banking
		119278	Scottish Widows Bank
Marcus by Goldman Sachs	Goldman Sachs International Bank	124659	Goldman Sachs International Bank
		124659	Marcus by Goldman Sachs
Marks & Spencer Financial Services Plc	Marks & Spencer Financial Services Plc	151427	Marks & Spencer Financial Services Plc
		151427	M&S Bank
		151427	M&S Savings & Investments

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Mayfair Private Banking	Lloyds Bank PLC	119278	Lloyds Bank PLC
		119278	Lloyds Bank
		119278	Lloyds Bank Private Banking
		119278	Mayfair Private Banking
		119278	Scottish Widows Bank
Metro Bank PLC	Metro Bank PLC	488982	Metro Bank PLC
		488982	Metro Bank Private Bank
		488982	Metro Private Bank
Moneyway	Secure Trust Bank Plc	204550	Secure Trust Bank Plc
		204550	Moneyway
National Westminster Bank	National Westminster Bank Plc	121878	National Westminster Bank Plc
		121878	NatWest
		121878	NatWest Tyl
		121878	NatWest Premier
		121878	Ulster Bank
NatWest International	The Royal Bank of Scotland International Limited	760675	The Royal Bank of Scotland International Limited
		760675	Coutts Crown Dependencies
		760675	RBS International
		760675	NatWest International
Nomo Bank	Bank of London and The Middle East plc	464292	Bank of London and The Middle East plc
		464292	BLME
		464292	Nomo
		464292	Nomo Bank
Northern Bank Limited	Northern Bank Limited	122261	Northern Bank Limited
		122261	Danske Bank
The One account/Virgin One account/Nat West One account	The Royal Bank of Scotland Plc	114724	The Royal Bank of Scotland Plc
		114724	RBS
		114724	Adam & Company
		114724	Drummonds
		114724	Child & Co
		114724	Holt's
OneSavings Bank Plc	OneSavings Bank Plc	530504	The One account/Virgin One account/Nat West One account
		530504	OneSavings Bank Plc
		530504	Kent Reliance
		530504	Kent Reliance Banking Services
Paragon Bank Plc	Paragon Bank Plc	604551	krbs
		604551	Paragon Bank Plc
		604551	Paragon

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Rathbone Investment Management Limited	Rathbone Investment Management Limited	116316	Rathbone Investment Management Limited
		116316	Rathbone Greenbank Investments
		116316	Rathbone Investment Management
		116316	Rathbones
		116316	Rathbones Scotland
The Royal Bank of Scotland International Limited	The Royal Bank of Scotland International Limited	760675	The Royal Bank of Scotland International Limited
		760675	Coutts Crown Dependencies
		760675	RBS International
		760675	NatWest International
The Royal Bank of Scotland Plc	The Royal Bank of Scotland Plc	114724	The Royal Bank of Scotland Plc
		114724	RBS
		114724	Adam & Company
		114724	Drummonds
		114724	Child & Co
		114724	Holt's
		114724	The One account/Virgin One account/Nat West One account
Sainsbury's Bank Plc	Sainsbury's Bank Plc	184514	Sainsbury's Bank Plc
		184514	Sainsbury's Finance
Santander Corporate & Investment Banking	Banco Santander S.A.	136261	Banco Santander S.A.
		136261	Santander Corporate & Investment Banking
Santander Financial Services plc	Santander Financial Services plc	146003	Santander Financial Services plc
		146003	Santander International
Santander UK Plc	Santander UK Plc	106054	Santander UK Plc
		106054	Cahoot
		106054	Santander Business
		106054	Santander Corporate & Commercial
		106054	Santander Corporate & Investment Banking
Schroder & Co Ltd	Schroder & Co Ltd	144206	Schroder & Co Ltd
		144206	Cazenove Capital
		144206	Cazenove Capital Management
		144206	Schroders Charities
		144206	Schroders Private Bank
		144206	Schroders Private Banking
Scottish Widows Bank	Lloyds Bank PLC	119278	Lloyds Bank PLC
		119278	Lloyds Bank
		119278	Lloyds Bank Private Banking
		119278	Mayfair Private Banking
		119278	Scottish Widows Bank

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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 up to date information about authorised firms and their associated brand names please refer to the Financial Services Register (<https://register.fca.org.uk/>). Search the register for a firm name, select the relevant firm from results, scroll down, then expand the 'Trading names' section for a full list of registered and trading names.

Many banks, including large banks, use deposit aggregators to source retail deposits. Deposit aggregators, sometimes also referred to as cash management platforms or savings marketplaces, are online platforms which enable customers to deposit funds in savings accounts held with a number of banks or building societies. If you are not sure which banks actually hold your deposits please contact the deposit aggregator to confirm the position. If you hold deposits directly with a bank as well as indirectly in the same bank through an intermediary like a deposit aggregator, the £85k deposit protection limit is shared.



## LIST OF BANKING AND SAVINGS BRANDS PROTECTED BY THE SAME FSCS COVERAGE COMPILED BY THE BANK OF ENGLAND AS AT 1 March 2022

Please note this list is not updated on a continuous basis. It is also possible that separate firms (with different Firm Reference Numbers) are part of a group of companies that use similar brand names (i.e. a simplified common version of the firms' legal names). If you have multiple deposits across a group of firms using similar brand names, you should check with the firms whether the £85k deposit protection limit is shared.

Banking and Savings Brand	PRA-authorised institution	FRN	Other deposit brands covered by FSCS coverage
Secure Trust Bank Plc	Secure Trust Bank Plc	204550	Secure Trust Bank Plc
		204550	Moneyway
SmartSave	Chetwood Financial Ltd	740551	Chetwood Financial Ltd
		740551	SmartSave
Smile	The Co-operative Bank Plc	121885	The Co-operative Bank Plc
		121885	Britannia
		121885	smile
St James's Place Bank	Bank of Scotland plc	169628	Bank of Scotland plc
		169628	Bank of Scotland
		169628	Bank of Scotland Private Banking
		169628	Bank of Wales
		169628	Birmingham Midshires (BM Savings)
		169628	Halifax
		169628	Intelligent Finance (IF)
		169628	St James's Place Bank
Standard Chartered Bank	Standard Chartered Bank	114276	Standard Chartered Bank
		114276	Standard Chartered
		114276	Standard Chartered Private Bank
Tesco Personal Finance PLC	Tesco Personal Finance PLC	186022	Tesco Personal Finance PLC
		186022	Tesco Bank
		186022	Tesco Personal Finance
		186022	TPF
Ulster Bank	National Westminster Bank Plc	121878	National Westminster Bank Plc
		121878	NatWest
		121878	NatWest Tyl
		121878	NatWest Premier
		121878	Ulster Bank
Vanquis Bank Limited	Vanquis Bank Limited	221156	Vanquis Bank Limited
		221156	Vanquis
		221156	Vanquis Bank
		221156	Vanquis Bank Savings
		221156	Vanquis Savings
Virgin Money	Clydesdale Bank Plc	121873	Clydesdale Bank Plc
		121873	B
		121873	Virgin Money
		121873	Yorkshire Bank
Weatherbys Bank Limited	Weatherbys Bank Limited	204571	Weatherbys Bank Limited
		204571	Weatherbys Private Bank
		204571	Weatherbys Racing Bank

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Banking and Savings Brand	PRA-authorized institution	FRN	Other deposit brands covered by FSCS coverage
Yorkshire Bank	Clydesdale Bank Plc	121873	Clydesdale Bank Plc
		121873	B
		121873	Virgin Money
		121873	Yorkshire Bank

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