



Introduces...

# The Prepaid Current Account

in association with



Simple, no surprises banking

## Introducing the Prepaid Current Account

If you are trying to manage your finances as best as possible, the last thing you need is uncertainty when it comes to your bank account. But you still want the convenience of paying in or withdrawing cash and making purchases online, in-store and over the phone.

That's why leading debt solutions provider, Atlantic Financial Management and Secure Trust Bank, have introduced the Atlantic Financial Management Prepaid Current Account.

It takes the uncertainty out of having a bank account. A totally transparent monthly charge and no charge for failed direct debit or standing order payments means there will be no surprises, keeping you firmly in control of your finances.

### Why it's good news for managing your finances:

- Flat monthly fee of £12.50
- No direct debit or standing order fail charges and no other hidden costs
- Only 50p to withdraw cash through the MasterCard® Prepaid Card facility on the prepaid account card
- Paying in facilities using your prepaid paying in slips at Barclays branches. This service is free of charge
- Telephone and Internet banking facilities
- Multiple cardholders
- Linked to savings accounts with competitive rates



Simple,  
no surprises banking

**Call FREE:**  
**0800 38 00 234**

## How to set up your Prepaid Current Account through Atlantic Financial Management

Just one simple step

1

**Call 0800 38 00 234 now  
and we will set-up your  
Prepaid Current Account  
over the phone**

Once we've completed the account set-up and transferred any direct debits or standing orders, Secure Trust Bank will send you your new Prepaid Current Account pack.

After 3-5 days you will receive your card PIN and MasterCard® Prepaid Card. Then all you need to do is take the final step – which is to arrange for your salary, wages or disposable income to be paid into the account. You can do this using either the Wage Transfer Request form or by paying in funds through a wide range of methods on the high street, over the phone or on the Internet.

Once your first payment is received into the Current Account, we'll automatically load the amount you specify onto your MasterCard® Prepaid Card. Then you can start using it!

## No Surprises – These are the costs

### Fees and charges:

Account set up (includes first monthly management fee)	£25
Monthly management fee	£12.50
Additional card	£5.00
Replacement card	£5.00
PIN issue/re-issue	Free
UK cash machine withdrawal*	£0.50
Overseas cash machine withdrawal	£2.25 per transaction
Overseas point of sale transaction	2.75% per transaction
Cash withdrawal limits (per day)	£500
Cash withdrawal limits (per transaction)	£250
Returned standing order/direct debit payments	Free
Customer service telephone enquiries	Local Rate
Account closure	Free
Account re-activation	Free
Duplicate statements	£2.50
Bankers cheque	£2.50
Card loads	Free

\*Some ATM machines may charge additional fees – these should be clearly stated before you withdraw cash

## The Prepaid Current Account



## Out and about

### Telephone Banking

A UK-based telephone banking service provides you with everything you need to manage your account on a day-to-day basis. Ring Secure Trust Bank for account information, balance enquiries or to set up or change standing orders and direct debits. You can even make one-off bill payments/electronic transfers and arrange bankers cheques. Just call on 0800 38 00 234.

### Online Banking

Use the online banking service 24 hours a day, 7 days a week. Online banking functionality is available at [www.securetrustbank.com](http://www.securetrustbank.com).

### On the High Street

You can deposit cash or cheques at any high street bank using your prepaid paying in slips. You can pay in at most high street banks, but check before paying in, as some charge a fee. The service is free of charge at Barclays Banks. You can also deposit cash to your account at any merchant showing the Payzone symbol.

### Cash Machine (ATM)

You can use your MasterCard® prepaid card to withdraw money from any cash machine in the UK or abroad displaying the MasterCard® acceptance mark\*

\* Some ATM machines may charge additional fees – these should be clearly stated before you withdraw cash



## Call us now on 0800 38 00 234 to find out how to set up your Prepaid Current Account through Atlantic Financial Management.

The Atlantic Financial Management Prepaid Current Account is available to all UK residents. There are no credit checks. There are no hidden charges. This is because both Atlantic Financial Management and Secure Trust Bank are passionate about delivering a high quality service that allows every UK adult to be able to manage their finances without any surprises. This is at the heart of everything we do.

If you are on or starting a Debt Management Plan, an IVA or are Bankrupt, don't worry – this will not affect your eligibility for the Prepaid Current Account. Our Debt Advisors are trained to complete the forms for you to sign.

If you are having difficulty getting banking facilities or have incurred significant charges with your current bank or you just want to switch accounts from another bank then we can help you – today!

**Call 0800 38 00 234 or visit [www.atlanticfinancialmanagement.co.uk](http://www.atlanticfinancialmanagement.co.uk)**

**APPLY NOW!**

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SecureTrust Bank

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Secure Trust Bank PLC is registered in England and Wales.  
Registered number 541132.  
Registered Office: One Arleston Way, Solihull B90 4LH.  
Authorised and regulated by the Financial Services Authority.

