

**Fixed Term Deposit for Business Customers**  
With effect from 8th November 2024



PRIVATE BANKERS SINCE 1672

| Summary Box   |   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
|---|---|----------------------------------|--------------------------------------|---------|--------------------------------------|--------------------|----------------------------------|--------------------|---------|-------------|---------|-------------|----------|-------------|-----------|-------------|----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|------------|-------------|--|--|
| <b>Account name</b>   | Fixed Term Deposit for Business Customers<br>(for balances of £250,000 and over).   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| <b>What is the interest rate?</b>   | Fixed deposits rates are set daily and are dependent on the term.   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
|   | <table border="1"> <thead> <tr> <th>Term</th> <th>Gross</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>3.50%</td> </tr> <tr> <td>3 months</td> <td>3.50%</td> </tr> <tr> <td>6 months</td> <td>3.75%</td> </tr> <tr> <td>12 months</td> <td>3.75%</td> </tr> <tr> <td>24 months</td> <td>3.25%</td> </tr> </tbody> </table>  | Term                             | Gross                                | 1 month | 3.50%                                | 3 months           | 3.50%                            | 6 months           | 3.75%   | 12 months   | 3.75%   | 24 months   | 3.25%    |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| Term  | Gross   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 1 month   | 3.50%   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 3 months  | 3.50%   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 6 months  | 3.75%   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 12 months   | 3.75%   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 24 months   | 3.25%   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
|   | Interest is calculated daily and can either be paid to your Current Account or added to the Fixed Term Deposit at the end of the agreed term.   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| <b>Can C. Hoare &amp; Co. change the interest rate?</b>   | No, the interest rate is fixed for the length of the agreed term.   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| <b>What would the estimated balance be at the end of the agreed term based on a £100,000 deposit?</b> | Interest is either paid to your Current Account or added to the Fixed Term Deposit at the end of the agreed term:   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
|   | <table border="1"> <thead> <tr> <th rowspan="2">Term</th> <th colspan="2">Interest Paid to Current Account</th> <th>Interest Added to Fixed Term Deposit</th> </tr> <tr> <th>Balance of Deposit</th> <th>Interest Paid to Current Account</th> <th>Balance of Deposit</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>£250,000.00</td> <td>£729.17</td> <td>£250,729.17</td> </tr> <tr> <td>3 months</td> <td>£250,000.00</td> <td>£2,187.50</td> <td>£252,187.50</td> </tr> <tr> <td>6 months</td> <td>£250,000.00</td> <td>£4,687.50</td> <td>£254,687.50</td> </tr> <tr> <td>12 months</td> <td>£250,000.00</td> <td>£9,375.00</td> <td>£259,375.00</td> </tr> <tr> <td>24 months</td> <td>£250,000.00</td> <td>£16,250.00</td> <td>£266,250.00</td> </tr> </tbody> </table> | Term                             | Interest Paid to Current Account     |         | Interest Added to Fixed Term Deposit | Balance of Deposit | Interest Paid to Current Account | Balance of Deposit | 1 month | £250,000.00 | £729.17 | £250,729.17 | 3 months | £250,000.00 | £2,187.50 | £252,187.50 | 6 months | £250,000.00 | £4,687.50 | £254,687.50 | 12 months | £250,000.00 | £9,375.00 | £259,375.00 | 24 months | £250,000.00 | £16,250.00 | £266,250.00 |  |  |
| Term  | Interest Paid to Current Account  |                                  | Interest Added to Fixed Term Deposit |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
|   | Balance of Deposit  | Interest Paid to Current Account | Balance of Deposit                   |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 1 month   | £250,000.00   | £729.17                          | £250,729.17                          |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 3 months  | £250,000.00   | £2,187.50                        | £252,187.50                          |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 6 months  | £250,000.00   | £4,687.50                        | £254,687.50                          |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 12 months   | £250,000.00   | £9,375.00                        | £259,375.00                          |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| 24 months   | £250,000.00   | £16,250.00                       | £266,250.00                          |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
|   | Please note that the figures in this document are for illustrative purposes only. Interest paid will vary based on the actual amount deposited.   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| <b>How do I open and manage my account?</b>   | <p>To open a Fixed Term Deposit you must have a Current Account with us. Please speak to your relationship manager who can help you with this.</p> <p>To manage a Fixed Term Deposit you can give us instructions in person, by telephone or in writing and, at the bank's complete discretion, by email or facsimile.</p> <p>The minimum amount that can be placed on this Fixed Term Deposit is £250,000. There is no maximum amount that can be placed on this Fixed Term Deposit but sums in excess of £50,000,000 are accepted at the bank's discretion.</p>   |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| <b>Can I withdraw money?</b>  | <p>Withdrawals are <b>not</b> allowed during the term of the Fixed Term Deposit. The Fixed Term Deposit cannot be broken except in extraordinary circumstances when a £100 administration fee will apply and no interest will be paid.</p> <p>At expiry of the agreed term you have the following options:</p> <ul style="list-style-type: none"> <li>• Re-fix the capital amount plus interest for the same or a different term;</li> <li>• Re-fix the capital amount for the same or a different term and pay the interest to your Current Account;</li> <li>• Repay the capital amount plus interest to your Current Account.</li> </ul> <p>If we do not hear from you, the deposit will be renewed at maturity for the same term, at the rate applicable on the day.</p>          |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |
| <b>Additional information</b>   | Interest is paid without the deduction of tax.  |                                  |                                      |         |                                      |                    |                                  |                    |         |             |         |             |          |             |           |             |          |             |           |             |           |             |           |             |           |             |            |             |  |  |

The information provided in this document is a summary of the key features of the account and is not intended to be a substitute for reading the terms and conditions that apply to the account.