

<b>Summary Box</b>	
<b>Account name</b>	95 Day Notice Account for Personal Customers.
<b>What is the interest rate?</b>	3.85% gross per annum  Interest is calculated on a daily basis and paid half yearly to your Current Account with us, on or around the 31st March and 30th September.
<b>Can C. Hoare &amp; Co. change the interest rate?</b>	We have the right to change the interest rate payable on credit balances. Please see the “Credit Interest” clause in our <i>Guide to Your Accounts Terms and Conditions</i> for details.
<b>What would the estimated balance be after 12 months based on a £50,000 deposit?</b>	Please note that the figures in this document are for illustrative purposes only. Interest paid will vary based on the actual amount deposited.  The estimated balance would be: £51,925  Interest totalling £1,925 will be credited to your Current Account (based on a 365 day year).  Assumptions: <ul style="list-style-type: none"> <li>• No withdrawals are made;</li> <li>• No further deposits are made;</li> <li>• The interest rate does not change during the 12 month period.</li> </ul>
<b>How do I open and manage my account?</b>	To open a 95 Day Notice Account you must have a Current Account with us. Please speak to your relationship manager who can help you with this.  The 95 Day Notice Account is limited to one per customer and is subject to availability. At our discretion the offering may be closed to new or additional applications.  The account must be in the same name as your existing Current Account.  A minimum deposit of £50,000 is required to open the account and must be made by transferring cleared funds from your Current Account.  Additional deposits can only be made by transferring cleared funds from your Current Account. Additional deposits can be made at any time but only with prior agreement and must be in amounts of not less than £10,000.  A minimum balance of £50,000 is required to maintain the account. There is no maximum amount that can be held in the account.  To manage a 95 Day Notice Account you can give us instructions in person, by telephone or in writing and, at our complete discretion, by email.
<b>Can I withdraw money?</b>	Withdrawals require a minimum of 95 calendar days’ notice. Notice must be given between Monday and Friday (excluding Bank Holidays); if notice is received before 5pm, the date of receipt will count as the first day of the notice period.  You may provide us with notice in person, in writing or by telephone and, at our complete discretion, by email or facsimile, and must specify the amount you wish to withdraw. Where the date of repayment falls on a non-working day, your Current Account will be credited on the next available working day.  Withdrawals can only be made by transfer to your Current Account and must be in amounts of not less than £10,000.  There is no maximum number of withdrawals that can be made. However, when making a withdrawal you must ensure that you retain a minimum balance of £50,000 on the account, unless you wish to withdraw the entire balance and close the account.
<b>Additional information</b>	Interest is paid without the deduction of tax. The account is subject to availability.

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.

A list of all current directors can be found on our website

C. Hoare & Co. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 122093

The Financial Conduct Authority’s address is 12 Endeavour Square, London, E20 1JN

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