



ARBUTHNOT LATHAM

Private Bankers

Since 1833

Schedule 1 Your Personal Account (Current and Savings)

In addition to the Terms set out in the General Banking Terms and Conditions (“the Terms”), the following terms apply specifically to your Personal Account:

1. Provided that you have £500,000 or greater invested, saved or borrowed with us, you will not be charged a monthly account management fee. If during any calendar month you have less than £500,000 invested, saved or borrowed with us, then the monthly account management fee set out in the Charges Schedule will be levied on the first Business Day of the following month.
2. Tiered rates of credit interest apply to your Personal Savings Account and Personal Notice Account. The tiers, and the interest rate applicable to each tier, are set out in the Interest Rate Schedule, which is available on the website, from your Private Banker, at any of our branches, or on request.
3. You must ensure that your Personal Account is always in credit, unless agreed with us in advance.
4. Interest is credited to your Personal Account on the last day of each calendar month and is calculated from the date cleared funds are deemed to have been received until the day before withdrawal. Please see the Terms for guidance on when funds are deemed to have cleared.
5. Bank charges will apply in accordance with the Terms and as set out in the Charges Schedule, although we reserve the right to make specific charges for additional or exceptional services. The Charges Schedule is available on the website, from your Private Banker, at any of our branches, or on request.
6. Withdrawal and repayment of cleared funds held on your Personal Account may be made without notice in the case of your Personal Current Account and Personal Savings Account. If you hold a Personal Notice Account with us, cleared funds may be withdrawn after the relevant notice period for the Account.
7. Interest will usually be paid net, unless we have special permission to pay gross interest. We are obliged to notify HM Revenue and Customs annually of all interest paid, unless specifically exempted from doing so.
8. All payments into and out of a Personal Savings or Personal Notice Account must be made via a Personal Current Account.
9. If we make changes to interest rates, these will be done in line with the General Banking Terms and Conditions. If the interest rate change is not in your favour, we will give you at least 60 days’ advance notice. We also reserve the right to add, amend or withdraw interest rate tiers to the account upon giving you at least 60 days’ advance notice.

Registered in England and Wales No. 819519. Arbuthnot Latham & Co., Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arbuthnot Latham & Co., Limited DIFC Branch is regulated by the Dubai Financial Services Authority.

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