For business. For family. For life.

ARBUTHNOT LATHAM
Private Bankers
Since 1833

Schedule 5
Your Notice Account

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

Notice Period

1. Funds may only be withdrawn after the relevant notice period for the Account has elapsed. The funds will receive interest at the rate applicable to the account until withdrawal. Funds will be placed into your Personal Account or Business Account following the notice period.
2. When notice is given, the notice period begins on that day, with funds (including interest) paid out on the final day of the notice period. Where the final day is not a Business Day, funds will be paid out on the next Business Day.
3. Once notice has been given, it is not possible for that request to be cancelled.
4. Requests relating to withdrawals or closure that are received outside of any specified notice period will be at our discretion, and only be permitted in exceptional circumstances or in the event of death of the Client (or, in the case of Joint Accounts, the death of one of the Clients). Any breakage will be carried out in line with our Breakage Policy, which is available on request.

Interest

5. The interest rate payable is set out on the Interest Rate Sheet and Interest Rate Schedule.
6. If the issue of the product attracts a bonus rate, these details will be shown on the product's issue specific rate sheet. The bonus rate may vary with the issue of the product. This information will be available on the website, from your Private Banker, at any of our branches, or on request.
7. Interest is credited to your Notice Account (or other nominated account) in line with the Interest Rate Schedule. Interest 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.
8. Interest will 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. If you are liable for tax at a higher rate at any time then you will be responsible for communicating this to HM Revenue and Customs and for further payment of tax.
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 advance notice of at least the same term as the notice period applicable to your account. We also reserve the right to add, amend or withdraw interest rate tiers to the account upon giving you advance notice of at least the same term as the notice period applicable to your account.

General

10. We reserve the right to close the product to new funds before the nominated closure date.
11. If we change these terms, we will tell you, in writing, at least one month before the change takes effect.

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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