

Fixed Term Deposits

For Commercial Clients Only

Currency	Term	Gross p.a.	AER
GBP £	3 Months	0.60%	0.60%
	6 Months	1.00%	1.00%
	9 Months	1.25%	1.25%
	1 Year	1.50%	1.50%
	2 Years	1.75%	1.77%
USD \$	6 Months	2.25%	2.26%
	9 Months	2.45%	2.46%
	1 Year	2.60%	2.60%

Product Information	<ul style="list-style-type: none"> • Open to new money from Commercial clients only. • These deposits have limited availability. • Arbuthnot Latham reserve the right to withdraw the product at any time. • Full details of our terms and conditions are available on our website or from your Commercial Banker.
Product Features	<ul style="list-style-type: none"> • The interest rate received is fixed until the maturity date. • Keep in mind: <ul style="list-style-type: none"> – Funds may not be withdrawn during the fixed term of the deposit. – The deposit is committed for the duration until the maturity date.
Interest Payments	<ul style="list-style-type: none"> • Interest for terms of 1 year or below will be paid at maturity. • Interest for terms of 2 years will be paid annually.
Minimum Principal Deposit	GBP £100,000 or USD equivalent

Key Information

- The principal deposit, value date and maturity date will be agreed at the time you place a fixed term deposit.
- The interest rate is fixed, and calculated daily until the maturity date.
- Gross is the contractual rate of interest payable.
- AER (Annual Equivalent Rate) is the notional rate which illustrates the contractual interest rate if paid and compounded on an annual basis.
- USD interest is calculated based on 360 day convention.
- To be read in conjunction with the Commercial Banking Terms & Conditions.

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 is on the Financial Services Register under Firm Reference Number 143336. Arbuthnot Latham & Co., Limited is on the Financial Services Register under Firm Reference Number 143336.