



ARBUTHNOT LATHAM
Bankers since 1833

Fixed Term Deposits for Commercial Clients (GBP)

Summary Box

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|--|--|----------------------------|------|-------|-----------|------------|
| Account Name | Fixed Term Deposit | | | | | |
| What are the interest rates? | Balance | £50,000 - £99,999 | | | £100,000+ | |
| | Term length | Gross annual interest rate | | | | |
| | 1-month | N/A | | | 3.00% | |
| | 2-month | N/A | | | 3.20% | |
| | 3-month | 2.90% | | | 3.40% | |
| | 6-month | 3.20% | | | 3.70% | |
| | 9-month | 3.30% | | | 3.80% | |
| | 12-month | 3.35% | | | 3.85% | |
| | 24-month | 2.95% | AER* | 2.99% | 3.45% | AER* 3.51% |
| | <p>We calculate interest daily, which will accrue from the day that your Fixed Term Deposit account is opened and funded with the minimum account opening balance.</p> <p>We will pay interest at maturity; we will credit any interest to your nominated account held at Arbuthnot Latham.</p> <p>For the 24-month deposit, interest will be paid annually. For the first annual interest payment, this can be added to the fixed term deposit or paid to your nominated account. At maturity, interest will be paid to your nominated account.</p> | | | | | |
| Can Arbuthnot Latham change the interest rate? | No, the interest rate is fixed and cannot be changed during the term of your deposit. | | | | | |
| What would the estimated balance be at maturity based on a £50,000 and £100,000 deposit? | Balance | £50,000 | | | £100,000 | |
| | | Balance at maturity | | | | |
| | 1-month | N/A | | | £100,247 | |
| | 2-month | N/A | | | £100,535 | |
| | 3-month | £50,362 | | | £100,848 | |
| | 6-month | £50,798 | | | £101,845 | |
| | 9-month | £51,234 | | | £102,842 | |
| | 12-month | £51,675 | | | £103,850 | |
| | 24-month | £52,950 | | | £106,900 | |
| | <p>These are illustrative examples only. They assume interest is paid at maturity except the 24-month illustration where annual interest is credited to your nominated account. Interest is rounded to the nearest pound. Please review your deposit confirmation on receipt.</p> | | | | | |

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| How do I open and manage my account? | Fixed Term Deposit accounts are available to existing Arbuthnot Latham clients. You can open a Fixed Term Deposit account and give instructions by contacting your banker by phone or email. The minimum balance for the Fixed Term Deposit is £50,000. Our Fixed Term Deposits for Commercial Clients are applicable for Non-Personal, Micro Enterprises, Small Charities, Corporate and Non-Corporate clients. |
| Can I withdraw money? | <p>At maturity, the original deposit and interest (as applicable) on your Fixed Term Deposit will be credited to your nominated account held in your name at Arbuthnot Latham. We will advise you 10 days before this date to let you know that your deposit is maturing.</p> <p>As this is a Fixed Term Deposit, you cannot make withdrawals, transfers or close the account during the fixed term unless there are exceptional circumstances in accordance with our Terms & Conditions. Charges and interest penalties may apply.</p> |
| Additional information | <p>Please note, we reserve the right to withdraw this product at any time.</p> <p>*AER is the annual equivalent rate. This illustrates what the annualised interest rate would be if it was paid and compounded during the term.</p> |

Key Information

Information provided in the summary box outlines the key features of the Fixed Term Deposit account and is not intended to be a substitute for reading the Terms & Conditions that apply to the account. You can find these on our website or ask us for a copy: www.arbuthnotlatham.co.uk/products-terms