



ARBUTHNOT LATHAM

Bankers since 1833

Fixed Term Deposits for Personal Clients (GBP)

Summary Box

Account Name	Fixed Term Deposit					
What are the interest rates?	Fixed Term Deposit					
	Balance	£50,000 - £99,999			£100,000+	
	Term length	Gross annual interest rate				
	1-month	N/A			3.15%	
	2-month	N/A			3.35%	
	3-month	3.00%			3.50%	
	6-month	3.35%			3.85%	
	9-month	3.40%			3.90%	
	12-month	3.45%			3.95%	
	24-month	3.15%	AER*	3.20%	3.65%	AER* 3.72%
	<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> <p>Fixed Term Deposit - Tax Term</p>					
	Balance	£10,000+				
	Maturity date	Gross annual interest rate				
23 January 2026	3.85%			AER*	3.88%	
22 January 2027	3.75%			AER*	3.71%	
<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>						
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 £10,000, £50,000 and £100,000 deposit?	Fixed Term Deposit		
	Balance	£50,000	£100,000
		Balance at maturity	
	1-month	N/A	£100,259
	2-month	N/A	£100,560
	3-month	£50,374	£100,873
	6-month	£50,835	£101,920
	9-month	£51,272	£102,917
	12-month	£51,725	£103,950
	24-month	£53,150	£107,300
	These are illustrative examples only. They assume the full deposit was made when the account was opened, and interest is paid at maturity. The 24-month illustration above assumes annual interest is credited to your nominated account. Interest is rounded to the nearest pound. Please review your deposit confirmation on receipt.		
	Fixed Term Deposit - Tax Term		
Balance	£10,000		
Maturity date	Balance at maturity		
23 January 2026	£10,248		
22 January 2027	£10,615		
Balance at maturity is based on an account opening date of 2 June 2025			
These are illustrative examples only. They assume the full deposit was made when the account was opened, and interest is paid at maturity. Interest is rounded to the nearest pound. Please review your deposit confirmation on receipt.			
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. The minimum balance for the Fixed Term Deposit - Tax Term is £10,000. The maximum balance for the Fixed Term Deposits is £5,000,000.		
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>Interest will be paid gross without the deduction of income tax. It is your responsibility to declare your income and pay any tax due. Current tax regulations may change in the future and any tax depends on your individual financial circumstances.</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

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.

FTDGBP(P)/ 2 June 2025