



ARBUTHNOT LATHAM

Bankers since 1833

Fixed Term Deposits for Commercial Clients (GBP)

Summary Box						
Account name	Fixed Term Deposit					
What is the interest rate?	Term	Gross annual interest/AER*		Term	Gross annual interest/AER*	
	1 Month	4.00%		12 Month	4.50%	
	3 Month	4.80%		18 Month	Contact us	
	6 Month	4.75%		24 Month	Contact us	
	9 Month	4.55%				
<p>Interest will be calculated daily and will accrue from the day your Fixed Term Deposit account is open and funded.</p> <p>Interest will be paid to your nominated account at Arbuthnot Latham.</p> <p>Interest will be paid at maturity, except for the 24 Month product where interest will be paid annually.</p> <p>Alternative rates and currencies may be available.</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 £100,000 deposit?	Term	Balance at maturity	Estimated interest earned	Term	Balance at maturity	Estimated interest earned
	1 Month	£100,329	£329	12 Month	£104,500	£4,500
	3 Month	£101,197	£1,197	18 Month	N/A	N/A
	6 Month	£102,368	£2,368	24 Month	N/A	N/A
	9 Month	£103,403	£3,403			
<p>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 paid away to another account. Interest is rounded to the nearest pound. If you choose a different term to those illustrated, interest may differ from the illustrative examples shown. Please review your deposit confirmation on receipt.</p>						

How do I open and manage my account?	Fixed Term Deposit accounts are available to existing Arbuthnot Latham clients. The minimum account opening balance is £100,000. A Fixed Term Deposit account can be opened and instructions relating to the account can be given by contacting your Banker by phone or email.
Can I withdraw money?	<p>At maturity, the principal and interest on your Fixed Term Deposit will be returned to your nominated account held in your name at Arbuthnot Latham. We will advise you 10 days prior to 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 and 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.</p> <p>If the interest you earn is more than your Personal Savings Allowance, it is your responsibility to declare your income and pay any tax due. Current tax regulations may change in the future and any tax due depends on your individual financial circumstances.</p> <p>*AER is the annual equivalent rate. This illustrates the interest rate if paid and compounded on an annual basis.</p>

Key Information

Information provided in the summary box is a summary of the key features of the Fixed Term Deposit account and is not intended to be a substitute for reading the terms and conditions that apply to the account and which are available on our [website](#).