



ARBUTHNOT LATHAM
Bankers since 1833

Personal Savings Account (Instant Access)

Summary Box				
Account name	Personal Savings Account (Instant Access)			
What is the interest rate?		£1,000 - £999,999	£1,000,000+	
Effective date: 14 August 2023	Gross annual interest	2.20% (2.22% AER*)	2.25% (2.27% AER*)	
	<p>Interest will be calculated daily and will accrue from the day your savings account is open and funded. We will credit interest monthly to your savings account.</p> <p>Interest rates on the Personal Savings Account are banded. This means you will earn the applicable interest rate on your full account balance.</p>			
Can Arbuthnot Latham change the interest rate?	<p>Yes, the interest rate applicable to your account is variable.</p> <p>Any changes we make to your interest rate will be in line with our Private Banking Terms & Conditions. If the interest rate change is not in your favour, we will give you at least two months' advance notice. If we increase the interest rate on your savings account, this change may take place sooner. We reserve the right to add, amend or withdraw interest rate bands to the account by giving you at least two months' advance notice.</p>			
What would the estimated balance be after 12 months based on a £1,000 deposit and deposits for each band of interest?	Deposit amount	£1,000	£999,999	£1,500,000
	Balance after 12 months	£1,022	£1,022,222	£1,534,100
	Estimated interest earned	£22	£22,223	£34,100
	<p>These are illustrative examples only. They assume the full deposit was made when the account was opened with no withdrawals and no changes to interest rate. Interest is rounded to the nearest pound.</p>			
How do I open and manage my account?	<p>Savings accounts are available to existing Arbuthnot Latham clients.</p> <p>You can open a savings account and give any instructions by contacting your banker by phone or email. You can also manage your savings account through our online banking service.</p> <p>Minimum balance of £1,000.</p>			
Can I withdraw money?	<p>Yes, you can withdraw money in line with our Terms & Conditions providing you maintain the minimum balance.</p>			

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Additional information	<p>Please note, we reserve the right to change or 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 and any tax due 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 of the deposit.</p>
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Key information

Information provided in the summary box outlines the key features of the savings account. It 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.



Protected

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