



ARBUTHNOT LATHAM  
*Private Bankers*  
Since 1833

## 6 Month USD Fixed Term Deposit 1.86% AER

For Personal Clients Only

### Summary Box

<b>Account name</b>	6 Month USD Fixed Term Deposit
<b>What is the interest rate?</b>	1.85% Gross Annual Interest    1.86% AER*  Interest will be calculated daily and paid on maturity. Interest will begin accruing on the day that your deposit reaches the minimum account opening balance.  *AER (Annual Equivalent Rate) represents the actual interest rate you will receive on your deposit by the end of the fixed term, if interest is paid compound on an annual basis.
<b>Can Arbuthnot Latham change the interest rate?</b>	No, the interest rate is fixed and cannot be changed during the term of your deposit.
<b>What would the estimated balance be after 6 months based on a \$100,000 deposit?</b>	A deposit of \$100,000 at a gross annual rate of 1.85% (fixed) would generate an estimated balance of \$100,925 in 6 months, equalling interest earned of \$925. This is for illustrative purposes only and does not take into account your individual circumstances.  (This illustrative example assumes a deposit was made when the account was opened, and that interest is paid at maturity back to your account. Interest is rounded to the nearest pound.)
<b>How do I open an account?</b>	The minimum account opening balance is \$100,000.  You can open a 6 Month USD Fixed Term Deposit by contacting your Private Banker.
<b>Can I withdraw money?</b>	As this is a fixed term deposit, you <b>cannot</b> make withdrawals, transfers or close the account during the fixed term.  At maturity, the principal and interest on your fixed term deposit will be returned to your current account. We will advise you 10 days prior to this date to let you know that your deposit is maturing.
<b>Additional information</b>	Please note, we reserve the right to withdraw this product at any time.  <b>Interest will be paid gross without the deduction of income tax.</b>  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.

#### Key Information

This Summary Box gives you important information about this product and you should read it carefully and keep it safe for future reference. This document is to be read in conjunction with the Private Banking Terms and Conditions, which apply to your account and are available on [our website](#).



Protected