

Summary Box	
<b>Account name</b>	Deposit Account for Personal Customers.
<b>What is the interest rate?</b>	3.00% gross per annum on all cleared balances.  Interest is calculated on a daily basis and paid half yearly to your Current Account with us, on or around the 31st March and 30th September.
<b>Can C. Hoare &amp; Co. change the interest rate?</b>	We have the right to change the interest rate payable on credit balances. Please see the “Credit Interest” clause in our <i>Guide to Your Accounts Terms and Conditions</i> for details.
<b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b>	£1,030.00  Interest totalling £30.00 will be credited to your Current Account (based on a 365 day year). Assumptions: <ul style="list-style-type: none"> <li>• No withdrawals are made;</li> <li>• No further deposits are made;</li> <li>• The interest rate does not change during the 12 month period.</li> </ul>
<b>How do I open and manage my account?</b>	To open a Deposit Account you must have a Current Account with us – please speak to your relationship manager who can help you with this.  To manage your Deposit Account you can give us instructions in person, by telephone or in writing and, at our complete discretion, by email or facsimile. You may be able to instruct us via Online Banking or our App if you have signed up to these services.  No minimum deposit is required to open the account. No minimum balance is required to maintain the account. There is no maximum amount that can be held in the account.
<b>Can I withdraw money?</b>	Funds can only be withdrawn by transfer to a Current Account in your name with us using one of the methods detailed above.
<b>Additional information</b>	Interest is paid without the deduction of tax.

The information provided in this document is a summary of the key features of the account and is not intended to be a substitute for reading the terms and conditions that apply to the account.