

Fixed Term Deposit for Trust & Executor Customers
With effect from 26th February 2025



| Summary Box | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|----------------------------------|--------------------------------------|---------|--------------------------------------|--------------------|----------------------------------|--------------------|---------|-------------|---------|-------------|----------|-------------|---------|-------------|----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|--|--|
| Account name | Fixed Term Deposit for Trusts and Executors (for balances of £100,000 and over). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| What is the interest rate? | Fixed deposits rates are set daily and are dependent on the term. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Term</th> <th>Gross</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>3.15%</td> </tr> <tr> <td>3 months</td> <td>3.50%</td> </tr> <tr> <td>6 months</td> <td>3.75%</td> </tr> <tr> <td>12 months</td> <td>3.80%</td> </tr> <tr> <td>24 months</td> <td>3.60%</td> </tr> </tbody> </table> | Term | Gross | 1 month | 3.15% | 3 months | 3.50% | 6 months | 3.75% | 12 months | 3.80% | 24 months | 3.60% | | | | | | | | | | | | | | | | | |
| Term | Gross | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 month | 3.15% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 months | 3.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 months | 3.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 months | 3.80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 months | 3.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Interest is calculated daily and can either be paid to your Current Account or added to the Fixed Term Deposit at the end of the agreed term. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Can C. Hoare & Co. change the interest rate? | No, the interest rate is fixed for the length of the agreed term. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| What would the estimated balance be at the end of the agreed term based on a £100,000 deposit? | Interest is either paid to your Current Account or added to the Fixed Term Deposit at the end of the agreed term: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th rowspan="2">Term</th> <th colspan="2">Interest Paid to Current Account</th> <th>Interest Added to Fixed Term Deposit</th> </tr> <tr> <th>Balance of Deposit</th> <th>Interest Paid to Current Account</th> <th>Balance of Deposit</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>£100,000.00</td> <td>£262.50</td> <td>£100,262.50</td> </tr> <tr> <td>3 months</td> <td>£100,000.00</td> <td>£875.00</td> <td>£100,875.00</td> </tr> <tr> <td>6 months</td> <td>£100,000.00</td> <td>£1,875.00</td> <td>£101,875.00</td> </tr> <tr> <td>12 months</td> <td>£100,000.00</td> <td>£3,800.00</td> <td>£103,800.00</td> </tr> <tr> <td>24 months</td> <td>£100,000.00</td> <td>£7,200.00</td> <td>£107,200.00</td> </tr> </tbody> </table> | Term | Interest Paid to Current Account | | Interest Added to Fixed Term Deposit | Balance of Deposit | Interest Paid to Current Account | Balance of Deposit | 1 month | £100,000.00 | £262.50 | £100,262.50 | 3 months | £100,000.00 | £875.00 | £100,875.00 | 6 months | £100,000.00 | £1,875.00 | £101,875.00 | 12 months | £100,000.00 | £3,800.00 | £103,800.00 | 24 months | £100,000.00 | £7,200.00 | £107,200.00 | | |
| Term | Interest Paid to Current Account | | Interest Added to Fixed Term Deposit | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Balance of Deposit | Interest Paid to Current Account | Balance of Deposit | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 month | £100,000.00 | £262.50 | £100,262.50 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 months | £100,000.00 | £875.00 | £100,875.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 24 months | £100,000.00 | £7,200.00 | £107,200.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Please note that the figures in this document are for illustrative purposes only. Interest paid will vary based on the actual amount deposited. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| How do I open and manage my account? | <p>To open a Fixed Term Deposit you must have a Current Account with us. Please speak to your relationship manager who can help you with this.</p> <p>To manage a Fixed Term Deposit you can give us instructions in person, by telephone or in writing and, at the bank's complete discretion, by email or facsimilie.</p> <p>The minimum amount that can be placed on this Fixed Term Deposit is £100,000. There is no maximum amount that can be placed on this Fixed Term Deposit but sums in excess of £50,000,000 are accepted at the bank's discretion.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Can I withdraw money? | <p>Withdrawals are not allowed during the term of the Fixed Term Deposit. The Fixed Term Deposit cannot be broken except in extraordinary circumstances when a £100 administration fee will apply and no interest will be paid.</p> <p>At expiry of the agreed term you have the following options:</p> <ul style="list-style-type: none"> • Re-fix the capital amount plus interest for the same or a different term; • Re-fix the capital amount for the same or a different term and pay the interest to your Current Account; • Repay the capital amount plus interest to your Current Account. <p>If we do not hear from you, the deposit will be renewed at maturity for the same term, at the rate applicable on the day.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional information | 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.