

**Fixed Term Deposit for Business Customers**  
With effect from 4th April 2025



Summary Box																														
<b>Account name</b>	Fixed Term Deposit for Business Customers (for balances of £250,000 and over).																													
<b>What is the interest rate?</b>	Fixed deposits rates are set daily and are dependent on the term.																													
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	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.																													
<b>Can C. Hoare &amp; Co. change the interest rate?</b>	No, the interest rate is fixed for the length of the agreed term.																													
<b>What would the estimated balance be at the end of the agreed term based on a £250,000 deposit?</b>	Interest is either paid to your Current Account or added to the Fixed Term Deposit at the end of the agreed term:																													
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	Please note that the figures in this document are for illustrative purposes only. Interest paid will vary based on the actual amount deposited.																													
<b>How do I open and manage my account?</b>	<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 £250,000. 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>																													
<b>Can I withdraw money?</b>	<p>Withdrawals are <b>not</b> 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"> <li>• Re-fix the capital amount plus interest for the same or a different term;</li> <li>• Re-fix the capital amount for the same or a different term and pay the interest to your Current Account;</li> <li>• Repay the capital amount plus interest to your Current Account.</li> </ul> <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>																													
<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.