

Fixed Term Deposit for Personal Customers

With effect from 19th June 2025



Summary Box																															
Account name	Fixed Term Deposit for Personal Customers (for balances of £100,000 and over).																														
What is the interest rate?	<div>Fixed deposits rates are set daily and are dependent on the term.</div> <table><tr><th>Term</th><th>Gross</th></tr><tr><td>1 month</td><td>3.00%</td></tr><tr><td>3 months</td><td>3.25%</td></tr><tr><td>6 months</td><td>3.30%</td></tr><tr><td>12 months</td><td>3.40%</td></tr><tr><td>24 months</td><td>3.25%</td></tr></table> <div>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.</div>			Term	Gross	1 month	3.00%	3 months	3.25%	6 months	3.30%	12 months	3.40%	24 months	3.25%																
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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?	<div>Interest is either paid to your Current Account or added to the Fixed Term Deposit at the end of the agreed term:</div> <table><tr><th></th><th colspan="2">Interest Paid to Current Account</th><th>Interest Added to Fixed Term Deposit</th></tr><tr><th>Term</th><th>Balance of Deposit</th><th>Interest Paid to Current Account</th><th>Balance of Deposit</th></tr><tr><td>1 month</td><td>£100,000.00</td><td>£250.00</td><td>£100,250.00</td></tr><tr><td>3 months</td><td>£100,000.00</td><td>£812.50</td><td>£100,812.50</td></tr><tr><td>6 months</td><td>£100,000.00</td><td>£1,650.00</td><td>£101,650.00</td></tr><tr><td>12 months</td><td>£100,000.00</td><td>£3,400.00</td><td>£103,400.00</td></tr><tr><td>24 months</td><td>£100,000.00</td><td>£6,500.00</td><td>£106,500.00</td></tr></table> <div>Please note that the figures in this document are for illustrative purposes only. Interest paid will vary based on the actual amount deposited.</div>				Interest Paid to Current Account		Interest Added to Fixed Term Deposit	Term	Balance of Deposit	Interest Paid to Current Account	Balance of Deposit	1 month	£100,000.00	£250.00	£100,250.00	3 months	£100,000.00	£812.50	£100,812.50	6 months	£100,000.00	£1,650.00	£101,650.00	12 months	£100,000.00	£3,400.00	£103,400.00	24 months	£100,000.00	£6,500.00	£106,500.00
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How do I open and manage my account?	<div>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.</div> <div>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.</div> <div>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.</div>																														
Can I withdraw money?	<div>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.</div> <div>At expiry of the agreed term you have the following options:</div> <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. <div>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.</div>																														
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.