

| Summary Box   |  |                                  |                                      |      |  |         |                                      |          |                    |                                  |                    |         |              |          |              |          |              |          |              |
|---|--|----------------------------------|--------------------------------------|------|--|---------|--------------------------------------|----------|--------------------|----------------------------------|--------------------|---------|--------------|----------|--------------|----------|--------------|----------|--------------|
| Account name  | US Dollar Fixed Term Deposit for Business Customers (for balances from \$100,000).   |                                  |                                      |      |  |         |                                      |          |                    |                                  |                    |         |              |          |              |          |              |          |              |
| What is the interest rate?  | <div>Fixed deposit rates are set daily and are dependent on the term.</div> <table><tr><td>Term</td><td>Gross</td></tr><tr><td>1 month</td><td>3.50%</td></tr><tr><td>3 months</td><td>3.55%</td></tr></table> <div>Interest is calculated daily and can either be paid to your US Dollar Current Account or added to the Fixed Term Deposit at the end of the agreed term.</div>  |                                  |                                      | Term | Gross                                      | 1 month | 3.50%                                | 3 months | 3.55%              |                                  |                    |         |              |          |              |          |              |          |              |
| Term  | Gross  |                                  |                                      |      |  |         |                                      |          |                    |                                  |                    |         |              |          |              |          |              |          |              |
| 1 month   | 3.50%  |                                  |                                      |      |  |         |                                      |          |                    |                                  |                    |         |              |          |              |          |              |          |              |
| 3 months  | 3.55%  |                                  |                                      |      |  |         |                                      |          |                    |                                  |                    |         |              |          |              |          |              |          |              |
| 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 US Dollar Current Account or added to the Fixed Term Deposit at the end of the agreed term:</div> <table><tr><td></td><td colspan="2">Interest Paid to US Dollar Current Account</td><td>Interest Added to Fixed Term Deposit</td></tr><tr><td>Term</td><td>Balance of Deposit</td><td>Interest Paid to Current Account</td><td>Balance of Deposit</td></tr><tr><td>1 month</td><td>\$100,000.00</td><td>\$291.67</td><td>\$100,291.67</td></tr><tr><td>3 months</td><td>\$100,000.00</td><td>\$887.50</td><td>\$100,887.50</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 US Dollar 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 | \$291.67 | \$100,291.67 | 3 months | \$100,000.00 | \$887.50 | \$100,887.50 |
|   | Interest Paid to US Dollar 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   | \$291.67                         | \$100,291.67                         |      |  |         |                                      |          |                    |                                  |                    |         |              |          |              |          |              |          |              |
| 3 months  | \$100,000.00   | \$887.50                         | \$100,887.50                         |      |  |         |                                      |          |                    |                                  |                    |         |              |          |              |          |              |          |              |
| How do I open and manage my account?  | <div>To open a US Dollar Fixed Term Deposit, you must have a US Dollar Current Account with us. Please speak to your relationship manager who can help you with this.</div> <div>To manage a US Dollar Fixed Term Deposit, you can give us instructions in person, by telephone or in writing and, at the bank’s complete discretion, by email.</div> <div>The minimum amount that can be placed on this US Dollar 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 <b>not</b> allowed during the term of the US Dollar Fixed Term Deposit. The US Dollar 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"><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 US Dollar Current Account;</li><li>Repay the capital amount plus interest to your US Dollar Current Account.</li></ul> <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.