

# Fixed Term Deposit for Business Customers

With effect from 19th December 2025



| Summary Box                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                  |                                      |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
|------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------------------------|------|----------------------------------|---------|--------------------------------------|----------|--------------------|----------------------------------|--------------------|-----------|-------------|-----------|-------------|----------|-------------|---------|-------------|----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|
| Account name                                                                                   | Fixed Term Deposit for Business Customers<br>(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>1.90%</td></tr><tr><td>3 months</td><td>2.75%</td></tr><tr><td>6 months</td><td>3.20%</td></tr><tr><td>12 months</td><td>3.25%</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 | 1.90%                                | 3 months | 2.75%              | 6 months                         | 3.20%              | 12 months | 3.25%       | 24 months | 3.25%       |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| Term                                                                                           | Gross                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                  |                                      |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 1 month                                                                                        | 1.90%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                  |                                      |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 3 months                                                                                       | 2.75%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                  |                                      |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 6 months                                                                                       | 3.20%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                  |                                      |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 12 months                                                                                      | 3.25%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                  |                                      |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 24 months                                                                                      | 3.25%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                  |                                      |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 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>£158.33</td><td>£100,158.33</td></tr><tr><td>3 months</td><td>£100,000.00</td><td>£687.50</td><td>£100,687.50</td></tr><tr><td>6 months</td><td>£100,000.00</td><td>£1,600.00</td><td>£101,600.00</td></tr><tr><td>12 months</td><td>£100,000.00</td><td>£3,250.00</td><td>£103,250.00</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 | £158.33   | £100,158.33 | 3 months | £100,000.00 | £687.50 | £100,687.50 | 6 months | £100,000.00 | £1,600.00 | £101,600.00 | 12 months | £100,000.00 | £3,250.00 | £103,250.00 | 24 months | £100,000.00 | £6,500.00 | £106,500.00 |
|                                                                                                | 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | £158.33                          | £100,158.33                          |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 3 months                                                                                       | £100,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | £687.50                          | £100,687.50                          |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 6 months                                                                                       | £100,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | £1,600.00                        | £101,600.00                          |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 12 months                                                                                      | £100,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | £3,250.00                        | £103,250.00                          |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 24 months                                                                                      | £100,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | £6,500.00                        | £106,500.00                          |      |                                  |         |                                      |          |                    |                                  |                    |           |             |           |             |          |             |         |             |          |             |           |             |           |             |           |             |           |             |           |             |
| 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 <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.</div> <div>At expiry of the agreed term you have the following options:</div> <div><div><div></div><div>Re-fix the capital amount plus interest for the same or a different term;</div></div><div><div></div><div>Re-fix the capital amount for the same or a different term and pay the interest to your Current Account;</div></div><div><div></div><div>Repay the capital amount plus interest to your Current Account.</div></div></div> <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.