

<b>Summary Box</b>									
<b>Account name</b>	Overnight Fixed Term Deposit (for balances of £2,000,000 or more).								
<b>What is the interest rate?</b>	<p>Rates are quoted on application and re-fixed daily, but for the purpose of this illustration, indicative rates are as follows:</p> <table border="1"> <thead> <tr> <th>Deposit Balance</th> <th>Rate (Gross per Annum)</th> </tr> </thead> <tbody> <tr> <td>£2,000,000 - £74,999,999</td> <td>1.50%</td> </tr> <tr> <td>£75,000,000 - £99,999,999</td> <td>2.25%</td> </tr> <tr> <td>Over £100,000,000</td> <td>3.25%</td> </tr> </tbody> </table> <p>Interest applies to the whole balance and is calculated and paid daily to your Current Account.</p>	Deposit Balance	Rate (Gross per Annum)	£2,000,000 - £74,999,999	1.50%	£75,000,000 - £99,999,999	2.25%	Over £100,000,000	3.25%
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<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 range of deposits?</b>	<table border="1"> <thead> <tr> <th>Deposit Amount</th> <th>Estimated Balance on Maturity</th> </tr> </thead> <tbody> <tr> <td>£2,000,000</td> <td>£2,000,082.19</td> </tr> <tr> <td>£75,000,000</td> <td>£75,004,623.29</td> </tr> <tr> <td>£100,000,000</td> <td>£100,008,904.11</td> </tr> </tbody> </table> <p>The Overnight Fixed Term Deposit plus accrued interest will be repaid each morning to your nominated account(s).</p> <p>Please note that the figures in this document are for illustrative purposes only and assumes that no additions or withdrawals to the initial deposit are made and that there is no change to the tiers or interest rate. Interest paid will vary depending on the actual amount deposited and is calculated based on the overnight deposit maturing the next day.</p>	Deposit Amount	Estimated Balance on Maturity	£2,000,000	£2,000,082.19	£75,000,000	£75,004,623.29	£100,000,000	£100,008,904.11
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<b>How do I open and manage my account?</b>	<p>To open an Overnight 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 an Overnight 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 facsimile.</p> <p>The minimum amount that can be placed on Overnight Fixed Term Deposit is £2,000,000.</p> <p>There is no maximum amount that can be placed on Overnight 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>The Overnight Fixed Term Deposit plus accrued interest will be repaid each morning to your nominated account(s). If you wish to continue with the Overnight Fixed Term Deposit, you have until 4.30pm on the day of maturity to advise us which one of the following two options you prefer:</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</li> </ul> <p>Overnight Fixed Term Deposits cannot be broken after 4.30pm except in extraordinary circumstances when a £100 administration fee may apply and no interest will be paid.</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.