

Fixed Rate Bond Accounts

What is the interest rate?

Term	Gross Interest	AER*
1 Year Business Bond (Issue 33)	1.50%	1.50%
18 Month Business Bond (Issue 3)	1.55%	1.55%
2 Year Business Bond (Issue 27)	1.60%	1.60%
3 Year Business Bond (Issue 17)	1.70%	1.70%
5 Year Business Bond (Issue 8)	1.80%	1.80%

* AER means Annual Equivalent Rate, which illustrates what the interest would be if it was compounded annually.

Can Hampshire Trust Bank change the interest rate?

No. The interest rate is fixed for the duration of the term of the bond.

What would the estimated balance be at the end of term based on two example deposit amounts?

Term	Deposit at account opening	Balance at end of term	Interest earned
1 Year Business Bond (Issue 33)	£5,000.00	£5,075.50	£75.50
	£100,000.00	£101,500.00	£1,500.00
18 Month Business Bond (Issue 3)	£5,000.00	£5,116.70	£116.70
	£100,000.00	£102,333.99	£2,333.99
2 Year Business Bond (Issue 27)	£5,000.00	£5,161.28	£161.28
	£100,000.00	£103,225.60	£3,225.60
3 Year Business Bond (Issue 17)	£5,000.00	£5,259.36	£259.36
	£100,000.00	£105,187.19	£5,187.19
5 Year Business Bond (Issue 8)	£5,000.00	£5,466.49	£466.49
	£100,000.00	£109,329.88	£9,329.88

These estimated balances assume interest is compounded annually and are for indicative purposes only.

How do I open and manage my account?

- This account is available to businesses and organisations in the United Kingdom. This includes limited companies, public limited companies, partnerships, limited liability partnerships, registered charities, trusts, clubs, associations and societies.
- You can open your account online at our website, www.htb.co.uk, or by post. Postal applications are available to download from our website or by calling us on 020 7862 6222 during business hours.
- Please be advised there is currently no online access for our business savings accounts, and this is an online application only.
- The minimum amount you can invest in this account is £5,000.

Fixed Rate Bond Accounts (cont.)

How do I open and manage my account? (cont.)

- The maximum amount you can invest is £750,000.00, subject to a maximum total investment of £1,000,000 per customer.
- We aim to open your account within one business day of receiving your application, the term of the bond starts the date the account is opened.
- As soon as you apply we will write to you confirming your new account details and regarding any further information we may require.

How do I deposit money to my account?

- The term of your bond starts on the date the account is open. Interest will start when the first payment is deposited * (*see below).
- You have 14 days to fund your account. During this time you can make as many payments into the account as you like.
- All payments to your account must be from your nominated bank account – if not, they may be returned to you.
- If you make a payment into your account by *cheque, we will usually bank your cheque on the working day that we receive it. You will start to earn interest on the second working day after it is deposited. (Full information is in our T&C's).
- If you make a payment into your account by electronic payment, we will apply it to your account on the day we receive it. If we receive it after 1pm, we will apply it your account on the next working day. You will earn interest from the date it is applied.
- You cannot make any additional payments after the cut-off date quoted on your account details letter.
- Each deposit received between day 1 and 13 will not be acknowledged, one letter confirming your account balance and other account information will be sent after the 14 day cut-off date.
- If you don't fund your account within the 14 days it will automatically close.

Can I withdraw money?

No withdrawals, transfers or closures are permitted before the maturity date.

What happens at maturity?

- We will contact you at least 21 days before your account matures detailing your options and enabling you to give us your maturity instructions.
- You can ask us to repay your money or reinvest some or all of it in to one or more new accounts.
- If you ask us to repay your money we will do this by sending an electronic payment to your nominated account.
- If we do not receive an instruction from you we will pay your money into an easy access account which we will open for this purpose. We will write to you confirming the details of this account if we do this.

Additional information

- Interest will be credited to the account annually on the anniversary of it being opened.
- We will not deduct tax from your interest. It is your responsibility to declare to HM Revenue & Customs any tax due on interest earned in excess of your Personal Savings Allowance.
- You have the right to close your Account within 14 Days. You can do this by writing to us or contacting our Customer Service Team. We will return any money you have deposited (once cleared), along with any interest you have earned, to your nominated account.
- Hampshire Trust Bank is an authorised deposit taker and your eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit protection scheme, up to the applicable limit. The FSCS protects most depositors, including individuals and companies, up to £85,000.