

## Fixed Rate Bond Accounts

### What is the interest rate?

Term	Gross Interest	AER*
1 Year (Issue 31)	1.50%	1.50%
2 Year (Issue 38)	1.60%	1.60%
3 Year (Issue 35)	1.70%	1.70%
5 Year (Issue 21)	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 term end	Interest earned
1 Year (Issue 31)	£1,000.00	£1,015.00	£15.00
	£50,000.00	£50,750.00	£750.00
2 Year (Issue 38)	£1,000.00	£1,032.26	£32.26
	£50,000.00	£51,612.80	£1,612.80
3 Year (Issue 35)	£1,000.00	£1,051.87	£51.87
	£50,000.00	£52,593.60	£2,593.60
5 Year (Issue 21)	£1,000.00	£1,093.30	£93.30
	£50,000.00	£54,644.94	£4,664.94

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 anyone aged 18 or over and permanently resident in the United Kingdom.
- The account can be held jointly by up to two people.
- You can open your account online at our website, [www.htb.co.uk](http://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.
- The minimum amount you can invest in this account is £1,000.
- The maximum amount you can invest is £250,000.00, subject to a maximum total investment of £1,000,000 per customer.
- If you apply online we will open your account and provide confirmation as soon as you submit your application. If you apply by post we aim to open your account within one business day of receiving your application. The term of the bond starts on the date the account is opened.
- Whether you apply by post or online we will write to you confirming your new account details and regarding any further information we may require.

## Fixed Rate Bond Accounts (cont.)

### 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.