

Personal Online Easy Access Accounts

What is the interest rate?

Term	Gross Interest	AER*
Online Easy Access Account (Issue 5)	0.50%	0.50%

* 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?

- We can change the interest rate on our variable rate accounts.
- If we increase the rate, we will publish the new rate on our website once we have made the change.
- If we reduce the rate, we will provide you with advance personal written notice of 30 Days

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
Online Easy Access Account (Issue 5)	£1,000.00	£1,005.00	£5.00
	£50,000.00	£50,250.00	£250.00

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 only open your account online at our website, www.htb.co.uk
- The minimum amount you can invest in this account is £1.
- 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.
- When you apply online 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?

- All payments to your account must be from your Nominated Bank account - if not, they may be returned to you.
- Interest will start when the first payment is deposited *
- 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.
- If you don't fund your account within the 14 days we will close it.

Can I withdraw money?

- Yes, you can make unlimited withdrawals.
- We will pay all withdrawals by electronic transfer to your nominated account.

Personal Easy Access Accounts (cont.)

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.