

About your application

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|--|---|---------------------------------|-------------------------|--|------|-----------------|---------------------------------|-------------------------|--------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|--------|-------------|-----------|-------------|--------|-------------|-----------|-------------|--------|-------------|-----------|-------------|--------|-------------|-----------|-------------|
| Account name | Business Fixed Term Deposit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| What is the interest rate? | <div><div><div>1 Year</div><div>4.20%</div><div>Interest rate (Gross PA/AER*)</div></div><div><div>18 Months</div><div>4.20%</div><div>Interest rate (Gross PA/AER*)</div></div><div><div>2 Year</div><div>4.20%</div><div>Interest rate (Gross PA/AER*)</div></div><div><div>3 Year</div><div>4.20%</div><div>Interest rate (Gross PA/AER*)</div></div><div><div>4 Year</div><div>4.20%</div><div>Interest rate (Gross PA/AER*)</div></div><div><div>5 Year</div><div>4.20%</div><div>Interest rate (Gross PA/AER*)</div></div></div> <p>Note, accrued interest is calculated daily and is payable annually and at maturity (the end of the term) into your nominated bank account.</p> <p>*AER stands for Annual Equivalent Rate. It illustrates what the interest rate would be if interest were paid and added each year. Please note, interest is not compounded. Gross PA means Gross Per Annum, i.e. before tax is deducted (at the legal rate).</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Can Close Brothers Savings change the interest rate? | No. Your rate is fixed, so it will stay the same for the entire term of your savings account. It means you'll always know exactly how much interest you'll earn annually. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| What would the estimated balance be after 12 months based on a £100,000 deposit? | <table><tr><td>Term</td><td>Initial deposit</td><td>Interest earned after 12 months</td><td>Balance after 12 months</td></tr><tr><td>1 Year</td><td>£100,000.00</td><td>£4,200.00</td><td>£104,200.00</td></tr><tr><td>18 Months</td><td>£100,000.00</td><td>£4,200.00</td><td>£104,200.00</td></tr><tr><td>2 Year</td><td>£100,000.00</td><td>£4,200.00</td><td>£104,200.00</td></tr><tr><td>3 Year</td><td>£100,000.00</td><td>£4,200.00</td><td>£104,200.00</td></tr><tr><td>4 Year</td><td>£100,000.00</td><td>£4,200.00</td><td>£104,200.00</td></tr><tr><td>5 Year</td><td>£100,000.00</td><td>£4,200.00</td><td>£104,200.00</td></tr></table> <p>Illustration based on the initial deposit shown being deposited at the time the account is opened. This projection is provided for illustrative purposes only and does not take into account individual circumstances.</p> | | | | Term | Initial deposit | Interest earned after 12 months | Balance after 12 months | 1 Year | £100,000.00 | £4,200.00 | £104,200.00 | 18 Months | £100,000.00 | £4,200.00 | £104,200.00 | 2 Year | £100,000.00 | £4,200.00 | £104,200.00 | 3 Year | £100,000.00 | £4,200.00 | £104,200.00 | 4 Year | £100,000.00 | £4,200.00 | £104,200.00 | 5 Year | £100,000.00 | £4,200.00 | £104,200.00 |
| Term | Initial deposit | Interest earned after 12 months | Balance after 12 months | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Year | £100,000.00 | £4,200.00 | £104,200.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 Months | £100,000.00 | £4,200.00 | £104,200.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 Year | £100,000.00 | £4,200.00 | £104,200.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 Year | £100,000.00 | £4,200.00 | £104,200.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 Year | £100,000.00 | £4,200.00 | £104,200.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 Year | £100,000.00 | £4,200.00 | £104,200.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| How do I open and manage my account? | <p>Complete and post this application form.</p> <p>You can pay money into your account by cheque or electronic bank transfer (details are on this form). The minimum opening deposit is £100,000 and the maximum is £5 million.</p> <p>To manage your account, simply call or write to us.</p> <p>An initial deposit confirmation will be sent to you in the post.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Can I withdraw money? | No, you can't take money out of a Fixed Rate Bond, so you need to be sure you're happy to leave your money in the account until the end of the term (maturity). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional Information | <p>Tax information</p> <p>We do not currently deduct tax from any interest paid to you. Tax benefits depend on individual circumstances and could change in the future.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

All information correct as at 9 July 2025.