

About your application

Account name	Fixed Rate Bond																									
What is the interest rate?	<table><tr><td>1 Year Fixed Rate Bond</td><td>2 Year Fixed Rate Bond</td></tr><tr><td>4.45%</td><td>4.37%</td></tr><tr><td>Interest rate (Gross PA/AER*)</td><td>Interest rate (Gross PA/AER*)</td></tr><tr><td>3 Year Fixed Rate Bond</td><td>5 Year Fixed Rate Bond</td></tr><tr><td>4.37%</td><td>4.35%</td></tr><tr><td>Interest rate (Gross PA/AER*)</td><td>Interest rate (Gross PA/AER*)</td></tr></table> <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>	1 Year Fixed Rate Bond	2 Year Fixed Rate Bond	4.45%	4.37%	Interest rate (Gross PA/AER*)	Interest rate (Gross PA/AER*)	3 Year Fixed Rate Bond	5 Year Fixed Rate Bond	4.37%	4.35%	Interest rate (Gross PA/AER*)	Interest rate (Gross PA/AER*)													
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Can Close Brothers Savings change the interest rate?	<p>No. Your interest rate is fixed, so it will stay the same for the entire term of your savings account.</p> <p>We guarantee to pay the advertised interest rate if your full cash deposit is paid into the account within 10 calendar days.</p> <p>If no maturity instructions are received at the end of the fixed term, your funds including any interest earned, will be paid into an Easy Access Maturity Account, where it will earn a managed variable rate (account details included as part of your maturity options letter).</p>																									
What would the estimated balance be after 12 months based on a £10,000 deposit?	<table><tr><td>Term</td><td>Initial deposit</td><td>Interest rate</td><td>Interest earned after 12 months</td><td>Estimated balance after 12 months</td></tr><tr><td>1 Year</td><td>£10,000.00</td><td>4.45%</td><td>£445.00</td><td>£10,445.00</td></tr><tr><td>2 Year</td><td>£10,000.00</td><td>4.37%</td><td>£437.00</td><td>£10,437.00</td></tr><tr><td>3 Year</td><td>£10,000.00</td><td>4.37%</td><td>£437.00</td><td>£10,437.00</td></tr><tr><td>5 Year</td><td>£10,000.00</td><td>4.35%</td><td>£435.00</td><td>£10,435.00</td></tr></table> <p>Illustration based on an initial deposit with no withdrawals made and no interest added to the account during the fixed term. Interest is accrued daily and is paid annually and at maturity (the end of the term) into your nominated bank account.</p> <p>This projection is provided for illustrative purposes only and does not take into account your individual circumstances.</p>	Term	Initial deposit	Interest rate	Interest earned after 12 months	Estimated balance after 12 months	1 Year	£10,000.00	4.45%	£445.00	£10,445.00	2 Year	£10,000.00	4.37%	£437.00	£10,437.00	3 Year	£10,000.00	4.37%	£437.00	£10,437.00	5 Year	£10,000.00	4.35%	£435.00	£10,435.00
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How do I open and manage my account?	<p>You must be a UK resident and aged 18 or over. This account can be applied for online.</p> <p>The minimum opening deposit is £10,000 and the maximum is £2 million.</p> <p>You can send us your funds by cheque or electronic transfer from your nominated bank account. Single or multiple electronic bank transfers can be used to send us your deposit.</p> <p>We must receive your full deposit within 10 calendar days of accepting your application. After this time no further funds can be added. If you miss the funding window, you will need to reapply and be subject to the new interest rates and terms available at the time.</p> <p>Managing your account is easy, simply login to your online account and submit a secure message, call or write to us.</p>																									

Can I withdraw money?	<p>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).</p> <p>Before the end of the fixed term, we'll let you know what your maturity options are.</p> <p>If no maturity instructions are received at the end of the fixed term, your balance will be paid into an Easy Access Maturity Account.</p>
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>