



ARBUTHNOT LATHAM
Private Bankers

Schedule 4 Your 90 Day Notice Account

In addition to the Terms set out in the Banking Terms and Conditions ("the Terms"), the following terms apply specifically to your 90 Day Notice Account:

Notice period

1. Funds may only be withdrawn after the relevant notice period for the Account has elapsed. The funds will receive interest at the rate applicable to the account until withdrawal. Funds will be placed into your Peacock Account or Business Account following the notice period.
2. Once notice has been given, it is not possible for that request to be cancelled.
3. Withdrawals or closure when less than 90 days' notice is given will be at our discretion and only be permitted in exceptional circumstances or in the event of death of the customer (or, in the case of joint Accounts, the death of one of the customers).
4. The fee for early withdrawal or closure is 90 days' interest. If insufficient interest has accrued, then the fee may be deducted from the principal value. In the event of death no penalty will be payable.

Deposits

5. Additional deposits are allowed into the account until the product closure date in multiples of £10,000.

Interest

6. The interest rate payable is set out in the Interest Rate Schedule, which is available on our website, from your Private Banker, at any of our branches, or on request.
7. The bonus payment will only be made where no withdrawals or notice is given during the first 12 months. The bonus payment will be calculated on the initial sum deposited and will be paid 12 months after account opening. Where additional payments have been made in to the account, a further bonus payment will be made subject to the above requirement.
8. Bonus payments are made one year after funds are deposited. There are no subsequent annual bonus payments.
9. Interest is credited to your Notice Account (or other nominated account) monthly on the same date as the account was opened. Interest is calculated from the date cleared funds are deemed to have been received, until the day before withdrawal. Please see the Terms for guidance on when funds are deemed to have cleared.
10. Interest will be paid net, unless we have special permission to pay gross interest. We are obliged to notify HM Revenue and Customs annually of all interest paid, unless specifically exempted from doing so. If you are liable for tax at a higher rate at any time then you will be responsible for communicating this to HM Revenue and Customs and for further payment of tax.
11. In reference to 19.01 of the General Banking Terms and Conditions (changes to interest rates), we will give you at least 90 days' advance notice where changes are not in your favour. We also reserve the right to add, amend or withdraw interest rate tiers to the account upon giving you at least 90 days' advance notice.

General

12. We reserve the right to close the product to new funds before the nominated closure date.
13. If we change these terms, we will tell you, in writing, at least one month before the change takes effect.