



ARBUTHNOT LATHAM

Bankers since 1833

100-Day Notice Account for Commercial Clients (GBP) Summary Box

Account Name	100-Day Notice Account			
What is the interest rate?	Balance	£50,000 - £499,999	£500,000 - £999,999	£1,000,000+
	Gross annual interest rate	3.30% AER* 3.35%	3.40% AER* 3.45%	3.50% AER* 3.56%
Effective date: 2 June 2025	<p>We calculate interest daily, which will accrue from the day that your 100-Day Notice Account is open and funded.</p> <p>We will credit any interest to your 100-Day Notice Account monthly.</p> <p>Interest rates on the 100-Day Notice Account are banded. This means you will earn the applicable interest rate on your full account balance.</p>			
Can Arbuthnot Latham change the interest rate?	<p>Yes, the interest rate on your account is variable.</p> <p>If we make a change to your interest rate, we will do so in line with our Terms & Conditions. We will give you at least 100-days' advance notice if the interest rate change is not in your favour. If we increase the interest rate on your 100-Day Notice Account, we may make this change sooner. We reserve the right to add, amend or withdraw interest rate bands to the account upon giving you at least 100-days' advance notice.</p>			
What would the estimated balance be after 12 months based on a £50,000 deposit and deposits for each band of interest?	Deposit Amount	£50,000	£499,999	£999,999
	Balance after 12 months	£51,675	£516,751	£1,034,534
	<p>These are illustrative examples only. They assume the full deposit shown was made when the account was opened with no withdrawals or changes to the interest rate.</p>			
How do I open and manage my account?	<p>100-Day Notice Accounts are available to existing Arbuthnot Latham clients. The minimum account balance is £50,000.</p> <p>You can open a 100-Day Notice Account and give instructions by contacting your banker by phone or email.</p> <p>Our 100 Day Notice Accounts for Commercial Clients are applicable for Non-Personal, Micro Enterprises, Small Charities, Corporate and Non-Corporate clients.</p>			
Can I withdraw money?	<p>Yes, you can withdraw money by providing your banker with 100-days' notice. Partial withdrawals are permitted, but a minimum balance of £50,000 must be maintained.</p> <p>The notice period will commence on the business day that the notice instruction is received. If the end of the notice period falls on a non-business day, funds will mature on the next business day.</p>			

Additional information	<p>Please note, we reserve the right to change or withdraw this product at any time.</p> <p>Interest will be paid gross without the deduction of income tax.</p> <p>It is your responsibility to declare your income and pay any tax due. Current tax regulations may change in the future and any tax due depends on your individual financial circumstances.</p> <p>*AER is the annual equivalent rate. This illustrates what the annualised interest rate would be if it was paid and compounded during the term.</p>
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Key Information

Information provided in the summary box outlines the key features of the 100-Day Notice Account and is not intended to be a substitute for reading the Terms & Conditions that apply to the account. You can find these on our website or ask us for a copy: www.arbuthnotlatham.co.uk/products-terms