

95 Day Notice Deposit Account

Terms and Conditions

1. CONDITIONS

- 1.1 These Account Specific Terms and Conditions apply to the Hampden & Co 95 Day Notice Deposit Account. They are additional to and should be read together with the General Terms and Conditions for Hampden & Co plc current accounts and deposit accounts (the '**General Terms and Conditions**'), the Banking Charges Tariff and the Credit Interest Rates Sheet. If there is any inconsistency between these Account Specific Terms and Conditions and the General Terms and Conditions, the Account Specific Terms and Conditions override the General Terms and Conditions to the extent of the inconsistency.
- 1.2 '**Account**', when used in these Hampden & Co 95 Day Notice Deposit Account Terms and Conditions, means the Hampden & Co 95 Day Notice Deposit Account.

2. AVAILABILITY

- 2.1 To open and hold an Account, you must hold and maintain a Hampden & Co current account in sterling.
- 2.2 The 14-day cancellation period specified in the Hampden & Co General Terms and Conditions does not apply to this Account and you cannot cancel the agreement for this Account once you have made a deposit into it.

3. CURRENCY

Your Account must be held in sterling.

4. DEPOSITS

- 4.1 The Account can be opened with a minimum of £50,000.
- 4.2 We will tell you the maximum deposit that can be made when you open the account.
- 4.3 All deposits to the Account must be made via your Hampden & Co current account.

5. WITHDRAWALS

- 5.1 Subject to Condition 6, to make a withdrawal from your Account, or to close it, you need to give us 95 days' notice.
- 5.2 All withdrawals from the Account must be made via your Hampden & Co, Current Account.
- 5.3 You must maintain a balance of at least £50,000 in your Account. In the event that you wish to make a withdrawal that will reduce the balance to below this level, you will be required to withdraw the entire balance.

6. EARLY TERMINATION

- 6.1 In the event of:
- (a) the death of a single Account Holder (or all Account Holders in the event of joint Account); or
 - (b) in the case of an Account Holder with a Hampden non-personal current account, the appointment of a receiver or administrator to wind up your business,
- the Account may be closed without charge on notice from the personal representatives of the Account Holder or the administrator or receiver appointed to wind up the business (as appropriate), in each case after providing evidence of their authority, and all accrued interest due to the date of closure will be paid. If the Account is held in joint names and one party dies, the Account will be transferred into the name(s) of the surviving Account Holder(s) on receipt of the death certificate.
- 6.2 Where Condition 6.1 applies, it will normally take two Banking Days for an account closure request to be processed. We can only act on instructions to transfer the funds once that process is complete.

7. DIRECT DEBITS/STANDING ORDERS

You cannot set up Direct Debits or standing orders to make payments from the Account.

8. OVERDRAFTS

There is no overdraft facility available on this Account.

9. CHARGES

There are no charges applicable to this Account.

10. INTEREST

10.1 We may pay interest on the balance of your Account. Details of the rate(s) of interest applicable to your Account can be found in our Credit Interest Rates Sheet.

10.2 The rate of interest may vary depending on the balance of your Account.

10.3 Interest will be calculated daily on the basis of a 365 day year.

10.4 You will be given personal notification of any reduction in the rate of interest. The rate reduction will not take effect until 109 days after the date of the notification, thus giving you up to 14 days to give the required 95 days' notice, should you choose to withdraw.

11. CHEQUE BOOKS

No cheque book is available with this Account.

12. PAYING IN BOOK

No paying-in book is available with this Account.

13. CARDS ISSUED ON YOUR ACCOUNT

No Cards are available with this Account.