



ARBUTHNOT LATHAM

Bankers since 1833

Personal Savings Account (Instant Access)

Summary Box

Account name	Personal Savings Account (Instant Access)			
What is the interest rate?		£1,000 - £999,999	£1,000,000 +	
	Gross annual interest/AER*	2.20% / 2.22%*	2.25% / 2.27%*	
<i>Effective date:</i> 14 August 2023	Interest will be calculated daily and will accrue from the day your savings account is open and funded. Interest will be credited monthly to your savings account. Interest rates on the Personal Savings Account are banded. This means you will earn the applicable interest rate on your full account balance.			
Can Arbuthnot Latham change the interest rate?	Yes, the interest rate applicable to your account is variable. If we make a change to your interest rate, this will be made in line with our Private Banking Terms and Conditions. If the interest rate change is not in your favour, we will give you at least 60 days' advance notice. If we increase the interest rate on your savings account, this change may be made sooner. We reserve the right to add, amend or withdraw interest rate bands to the account upon giving you at least 60 days' advance notice.			
What would the estimated balance be after 12 months based on a £1,000 deposit and deposits for each band of interest?	Deposit Amount	£1,000	£999,999	£1,500,000
	Balance after 12 months	£1,022	£1,022,222	£1,534,100
	Estimated Interest Earned	£22	£22,223	£34,100
	These are illustrative examples only. They assume the full deposit was made when the account was opened with no withdrawals and no changes to interest rate. Interest is rounded to the nearest pound.			
How do I open and manage my account?	Savings accounts are available to existing Arbuthnot Latham clients. A savings account can be opened and instructions relating to the account can be given by contacting your Banker by phone or email, or self-service via your online banking. Minimum balance of £1,000.			
Can I withdraw money?	Yes, money can be withdrawn in line with our terms and conditions and provided you maintain the minimum balance.			
Additional information	Please note, we reserve the right to change or withdraw this product at any time. Interest will be paid gross without the deduction of income tax. If the interest you earn is more than your Personal Savings Allowance, 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. *AER is the annual equivalent rate. This illustrates the interest rate if paid and compounded on an annual basis.			

Key Information

Information provided in the summary box is a summary of the key features of the savings account and is not intended to be a substitute for reading the terms and conditions that apply to the account and which are available on our website.



Protected

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