



PLATINUM 2 YEAR FIXED TERM DEPOSIT

Information Sheet

Coutts

Crown Dependencies

Platinum 2 Year Fixed Term Deposit Information Sheet

This Information Sheet sets out the key information you need to know about your account.
It should be read together with the Private Client Conditions of Use. Please keep it for future reference.

Summary Box

Deposit Issue	13	
Duration	2 years	
Balance	£25,000 - £4,999,999	
Interest rate	Gross - 3.90%	AER - 3.90%
Interest paid (Options)	Quarterly, Annually OR at Maturity	
Maturity date	31/05/2028	

Estimated Balance at Maturity

	Deposit at Fixed Term Start Date (£)	Interest Earned (£)	Balance at Maturity Date (£)
2 Year Issue 13	25,000	1,988.02	26,988.02

This is an example and does not take into account individual circumstances. The example assumes that interest is paid at maturity.

Here are some key points to remember:

- Interest is calculated daily
- Interest is paid into your instant access Cash Management account
- A Cash Management account is a requirement for the fixed term deposit, if not already held one will be opened during your application
- The interest payment option cannot be amended mid term
- A deposit contract will be sent to you within 14 business days confirming the detail of the deposit which has been opened
- This is a limited offer and may be withdrawn from sale at any time without prior notice
- At maturity in the absence of any alternative instruction the deposit will be placed into your Cash Management account
- If at maturity you no longer require the Cash Management account linked to your Fixed Term Deposit, please advise us in writing to close the account
- The rate may not be available if cleared funds are not paid into your Cash Management account before this offer is withdrawn

Product name	Platinum 2 Year Fixed Term Deposit
Interest Rate	Fixed Term Deposit interest rates vary from issue to issue. An interest rate offer is time limited and may be withdrawn at any time.
Withdrawal arrangements	Early withdrawals or early closure (before maturity) of a Fixed Term Deposit are not permitted.
Access	Please contact your Private Banker to apply for this product.

Definitions

- **Gross** is the interest rate paid before the deduction of tax
- **The Annual Equivalent Rate (AER)** illustrates what the interest rate would be if paid and compounded each year
- **Maturity Date** is the date on which your Deposit matures

Information Sheet

The Royal Bank of Scotland International Limited trading as Coutts Crown Dependencies is registered in Jersey (no. 2304) as a private company with limited liability. Regulated by the Jersey Financial Services Commission. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel 01534 282345. Jersey business address: 23-25 Broad Street, St. Helier, Jersey JE4 8QG.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business (reference no. 1189) and registered as a General Insurance Intermediary (licence no. IB0053).

The Royal Bank of Scotland International Limited trading as Coutts Crown Dependencies is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the Government of Jersey website gov.je/dcs, or on request.