BUTTERFIELD

Notice Accounts

GBP 50,000+

	Current AER %	Current Gross %
32 day	3.24	3.20
92 day	3.29	3.25
185 day	3.34	3.30

EUR 50,000+

	Current AER %	Current Gross %
32 day	1.81	1.80
92 day	1.86	1.85
185 day	1.91	1.90

USD 50,000+

	Current AER %	Current Gross %
32 day	3.34	3.30
92 day	3.39	3.35
185 day	3.44	3.40

Benefits/Features:

- Competitive interest rate
- Online access to view your notice account
- Quarterly capitalisation of interest
- Minimum of £50,000, $50,000 or €50.000

** AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year*.

Interest rate changes:

The interest rate is variable but the Bank will give clients 30 days' notice of any interest rate change for the relevant notice account changes to interest rates will be detailed via our website and Butterfield online.

Notice period:

The Bank requires 32-, 92- or 185-days' notice, for the sterling, US dollar and EUR notice accounts, prior to any withdrawals being made from the account.

Early withdrawals are not permitted.

Where notice is served (full or partial), these funds on notice will be placed in a separate deposit account fixed at existing prevailing notice account rates to mature in line with the end of the notice period.

Butterfield Bank (Channel Islands) Limited | P.O. Box 25, Martello Court, Admiral Park, St. Peter Port, Guernsey GY1 3AP
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Butterfield Bank Jersey | P.O. Box 250, IFC6, IFC Jersey, St. Helier, Jersey JE4 5PU, Channel Islands
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Supplemental terms and conditions:

These are to be read in conjunction with the Bank's General Terms and Conditions, which are available upon request or from our website butterfieldgroup.com

Minimum balance:

The minimum balance required to earn interest is £50,000, $50,000 or €50,000. Please note that balances below £50,000, $50,000 or €50,000 will not accrue any interest.

Notice of withdrawal:

Your Instructions need to be received by the Bank:

- 32-day notice account - 32 days prior to the date of withdrawal which must be a business day.
- 92-day notice account - 92 days prior to the date of withdrawal which must be a business day.
- 185-day notice account - 185 days prior to the date of withdrawal which must be a business day.

Where the Bank receives payment instructions they will be executed on the available date of the funds (i.e. 32, 92 or 185 days after notice depending on the account you are signed up to). Should we receive an instruction to close an account, interest if applicable will be added to the notice amount on the date of closure. Should no payment instruction be received, the notice amount will automatically be credited to your call account on the available date of the funds pending your further instruction.

The total amount of the money on notice at any time must not exceed the current balance of the account. Continuous notice is not permitted.

Charges:

Please refer to the Bank's General Terms and Conditions. A copy of the Bank's standard charges and general terms and conditions are available upon request and from our website.

Interest rate calculation:

Interest is calculated on a daily basis commencing on the day of receipt of cleared funds into the account. Interest will then accrue up to but excluding the day of withdrawal. Interest will be credited quarterly. The interest rate calculation on sterling accounts is calculated over 365 days and for US dollar and EURO accounts it is calculated over 360 days.

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Butterfield Bank (Channel Islands) Limited ("BBCIL") acting through its Jersey branch (Butterfield Bank (Channel Islands) Limited, Jersey Branch) under the registered business name 'Butterfield Bank Jersey' ("Butterfield Bank Jersey") is regulated by the Jersey Financial Services Commission to conduct deposit-taking business under the Banking Business (Jersey) Law 1991 (as amended), and investment business, fund service business and money service business pursuant to the Financial Services (Jersey) Law 1998 (as amended). Butterfield Bank Jersey is registered under the Data Protection (Jersey) Law 2018 (as amended) and its business name is registered with the Jersey Registrar of Companies (with registration number 35466) under the Registration of Business Names (Jersey) Law 1956 (as amended). Butterfield Bank Jersey's registered office address and principal place of business is at IFC6, IFC Jersey, St Helier, Jersey JE2 3BZ. Butterfield Bank Jersey is a participant in the Jersey Bank Depositors Compensation Scheme (the "Scheme"). The Scheme aims to provide protection for eligible depositors of up to £50,000. For further information about the Scheme and to understand your eligibility, please refer to www.jrdca.org.je/jdcs.

BBCIL is licensed and regulated by the Guernsey Financial Services Commission under The Banking Supervision (Bailiwick of Guernsey) Law, 2020, The Protection of Investors (Bailiwick of Guernsey) Law, 2020, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, each as amended from time to time, under registration number 85. BBCIL is registered with the Guernsey Registry under registration number 21061. BBCIL's registered office address is P.O. Box 25, Martello Court, Admiral Park, St Peter Port, Guernsey, GY1 3AP.

BBCIL is registered under the Data Protection (Bailiwick of Guernsey) Law 2017, under registration number 11160. BBCIL's products and services are available in Guernsey and only in those other jurisdictions where they may be legally offered or obtained.

BBCIL is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The Scheme offers protection only in respect of 'qualifying deposits' (as that term is used in the Ordinance) of up to £50,000, subject to certain limitations as set out in the Ordinance. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or upon request. Deposits are not covered by the UK Financial Services Compensation Scheme under the Financial Services and Markets Act 2000, nor are deposits covered by any equivalent scheme outside of the Bailiwick of Guernsey.

BBCIL is a wholly-owned subsidiary of The Bank of N.T. Butterfield & Son Limited. Terms and Conditions can be obtained from our website and copies of the latest audited accounts are available on request.