US$ and CI$

Fixed Rate Bond - Q4 26

BUTTERFIELD

The Fixed Rate Bond - Q4 26 is a fixed-term opportunity from Butterfield, designed to offer you a guaranteed return at higher interest rates and a degree of flexibility. A penalty free one time withdrawal, of up to 25% of the principal of your deposit is available. Offered in both US$ and CI$, a minimum investment of $25,000 is required. This is a limited time offer, available only until 8 January 2027*.

PLEASE REVIEW OUR FAQs TO LEARN MORE ABOUT THE BUTTERFIELD FIXED RATE BOND - Q4 26

Questions	Answers
Who can open a Fixed Rate Bond?	A Bond may be opened in a corporate, trust or personal name.
Is there a minimum amount required to open a Fixed Rate Bond?	Yes, a minimum investment of US$25,000 or CI$25,000 is required.
When is the maturity date?	- 3 month bond matures 16 March 2027 - 6 month bond matures 16 June 2027 - 12 month bond matures 16 December 2027 - 18 month bond matures 16 June 2028
When would my Fixed Rate Bond commence?	Your Fixed Rate Bond will commence upon receipt of your application and having cleared funds on your account Instructions for lodgement of cleared amounts must be received by 12:00 p.m. on the day of the transaction to ensure that the same day value is received by you. If we receive the funds or instructions after 12:00 p.m., your Bond will commence on the next business day.
What rate of interest will I receive?	All rates are annualised: 3M / 6M / 12M / 18M Below $250,000: 1.85 / 2.30 / 2.55 / 2.65 $250,000 to $499,999: 1.90 / 2.75 / 2.85 / 2.90 $500,000 to $1,000,000: 2.05 / 2.80 / 2.95 / 3.00 Above $1,000,000: 2.30 / 3.00 / 3.20 / 3.25
Can I make additional lodgements?	No, additional lodgements are not permitted. Another Bond may be opened, subject to terms and conditions.
Can I make withdrawals?	Yes, you are allowed one withdrawal. This is up to 25% of the principal of your deposit and is penalty free.
What happens on the maturity of the Bond?	Your capital and interest will automatically be paid into the account the Bond was drawn from.
Will I receive confirmation of my Bond?	Yes, a confirmation will be issued once the Bond is set-up.
Can I receive monthly income?	No, monthly income is not available.
Can I transfer the Bond?	No, the Bond is non-transferable.
Can I use the Bond for collateral towards a loan?	Yes the Bond qualifies at 100% towards collateral for the Bank.

*Butterfield reserves the right to withdraw this offer at any time or if fully subscribed.

For more information, please contact us on (345) 949 7055 or visit www.butterfieldgroup.com to download an application.

Clients and other individuals have certain rights with respect to the data held by Butterfield. The details of the individual rights, as well as how we handle the data provided to us, can be found in our Privacy Statement which can be obtained from www.butterfieldgroup.com or by contacting LICCayman@butterfieldgroup.com. Butterfield Bank (Cayman) Limited is licensed to conduct banking and investment business by the Cayman Islands Monetary Authority. Address: 12 Albert Panton Street, George Town, Grand Cayman, Cayman Islands.

US$ and CI$ Fixed Rate Bond - Q4 26

(Subject to attached General Terms and Conditions)

To ensure processing of your application, please answer all questions. Kindly print information clearly.

Date: (DD/MMM/YYYY)

Please fax your completed application form to (345) 949 7004 or drop off at a Butterfield Banking Centre nearest you.

CLIENT INFORMATION

Client number: 1 0 0

Debit account:

Debit account name:

Currency: ☐ US$ ☐ CI$ **Amount:**

Fixed Rate Bond - Q4 26 term selections: ☐ 3 month ☐ 6 month ☐ 12 month ☐ 18 month

Client signature

Client signature

I acknowledge no future withdraws are allowed outside of terms and conditions. **Client initials:**

Contact number:

GENERAL TERMS AND CONDITIONS (Subject to deposit confirmation terms in each case)

1. Interest will be paid upon maturity.
2. The Fixed Rate Bond - Q4 26 must be maintained to the agreed maturity date. On maturity, principal plus interest will be paid automatically to the client's account.
3. Butterfield reserves the right to refuse initial applications to invest in the plan for any reason whatsoever and need not specify its reason for doing so.
4. Notwithstanding the foregoing or any other agreement or course of dealing between Butterfield and any account holder, Butterfield is requested and authorised, but not obliged, to rely upon and act in accordance with any notice, demand or other communication which may from time to time be given by a verbal, telephone, facsimile, telegraphic, telex or electronic message if believed by the Bank to be genuine and to be presented or delivered by or on behalf of the undersigned, without incurring liability should it be false or there be any error or ambiguity therein.
5. The guarantee only refers to the ordinary contractual obligation of Butterfield Bank (Cayman) Limited to repay your capital and the specified return in full on the maturity date.

FOR BANK USE ONLY

Authorised by: Bank officer's name:

Product code: Term deposit number: Interest rate:

Input by: Date: (DD/MMM/YYYY)

Verified by: Date: (DD/MMM/YYYY)

Serial number:

Information Classification: Public