

## 1. CONDITIONS

- 1.1 These Account Specific Terms and Conditions apply to the Hampden & Co Call 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 Call Deposit Account Terms and Conditions, means the Hampden & Co Call Deposit Account.

## 2. AVAILABILITY

To open and hold an Account, you must have a Hampden & Co current account in the same currency for which you request a Hampden & Co Call Deposit Account.

## 3. CURRENCY

- 3.1 Your Account must be opened in sterling (GBP/£), euros (EUR/€), US dollars (USD/US\$), Swiss francs (CHF), Hong Kong dollars (HKD) or Australian dollars (AUD).
- 3.2 You cannot change the currency of your Account after opening it.

## 4. DEPOSITS

- 4.1 There is no minimum balance required to open an Account.
- 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 You can make withdrawals from your Account at any time up to the balance of your Account.
- 5.2 All withdrawals from the Account must be made via your Hampden & Co current account.

## 6. DIRECT DEBITS/STANDING ORDERS

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

## 7. OVERDRAFTS

There is no overdraft facility available on this Account.

## 8. CHARGES

There are no charges applicable to this Account.

## 9. INTEREST

- 9.1 We may pay you interest on the cleared balance of your Account when it is in credit. Alternatively, we can apply a Negative Interest Rate to your account when it is in credit, where this reasonably reflects the costs incurred by us in holding the balance, as indicated in our Credit Interest Rates Sheet.
- 9.2 The rate of interest may vary depending on the currency and the balance of your Account.
- 9.3 Interest will be calculated daily on the basis of a 365 day year on amounts in sterling and Hong Kong dollars and a 360 day year on amounts in US dollars, euros, Swiss francs and Australian dollars.
- 9.4 A Negative Interest Rate is the rate at which you will be charged for holding a credit balance in an account to which it applies.

**10. CHEQUE BOOKS**

No cheque book is available with this Account.

**11. PAYING IN BOOK**

No paying-in book is available with this Account.

**12. CARDS ISSUED ON YOUR ACCOUNT**

No Cards are available with this Account.