

1. CONDITIONS

- 1.1 These Account Specific Terms and Conditions apply to each of the following Hampden & Co current accounts:
- (a) our personal current accounts (which are):
 - (i) the Hampden & Co Personal Current Account;
 - (ii) the Hampden & Co Founder Shareholder Current Account;
 - (iii) the Hampden & Co Minor Current Account;
 - (iv) the Hampden & Co Young Persons Current Account; and
 - (v) the Hampden & Co Executors, Administrators and Personal Representatives Account; and
 - (b) our non-personal current accounts (which are):
 - (i) the Hampden & Co Incorporated Business (Limited Company/PLC) Current Account;
 - (ii) the Hampden & Co Limited Liability Partnership (LLP) Current Account;
 - (iii) the Hampden & Co Sole Trader Current Account;
 - (iv) the Hampden & Co Partnership Current Account;
 - (v) the Hampden & Co Trust Current Account;
 - (vi) the Hampden & Co Pension Scheme Current Account; and
 - (vii) the Hampden & Co Clubs & Associations Current Account.
- 1.2 These Account Specific Terms and Conditions 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.
- 1.3 '**Account**' when used in these Hampden & Co Current Account Terms and Conditions, means an account listed in Condition 1.1 of these Hampden & Co Current Account Terms and Conditions as the circumstances may require.

2. AVAILABILITY

- 2.1 To open and hold a personal current account you must:
- (a) be 16 or over; and
 - (b) be resident in the UK, unless we agree otherwise.
- 2.2 The type of personal current account you can open depends on your age as set out in this Condition 2.1:
- (a) To open and hold a Hampden & Co Minor Account you must not be 18 or over. If you hold a Hampden & Co Minor Account, your Account will automatically become a Hampden & Co Young Persons Account when you turn 18.
 - (b) To open and hold a Hampden & Co Young Persons Account you must be 18 or over and under 25. If you hold a Hampden & Co Young Persons Account, your Account will automatically become a Hampden & Co Personal Account when you turn 25 and the charges set out in our Banking Charges Tariff will apply to your Account. We will write to you to notify you of this at least 2 months before the charges start to be applied to your account and will ask you to agree to the application of these charges to your account. If you do not agree to this we will close your account on the expiry of the above notice.
 - (c) To open and hold any other type of Hampden & Co Personal Current Account, you must be 25 or over.
- 2.3 To open and hold a non-personal current account you must be a company, limited liability partnership, sole trader, partnership, trust, pension scheme, or club or association.
- 2.4 We will confirm which type of Account(s) you will have when you apply for, and when we agree to provide, the Account(s).

- 2.5 There is no limit on the number of Hampden & Co Accounts you can hold (subject to meeting the availability criteria set out in this Condition 2), with the exception of the Hampden & Co Founder Shareholder Current Account (of which you can only hold two).
- 2.6 You cannot hold a personal current account for non-personal use (such as in connection with a business) or a non-personal current account for personal use.

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. OVERDRAFTS

- 4.1 Overdraft facilities are available in connection with your Account, unless your Account is:
 - (a) a Hampden & Co Minor Current Account; or
 - (b) a Hampden & Co Clubs & Associations Current Account.
- 4.2 Subject to Condition 4.1, overdraft facilities will be available to you at our discretion and subject to our normal lending criteria.

5. CHARGES

- 5.1 You will be subject to the charges relevant to your Account as set out in our Banking Charges Tariff.
- 5.2 Charges will be calculated on a daily basis and applied monthly in arrears on the 14th Banking Day of the following calendar month, or on closure of your Account.
- 5.3 We will, at your request, apply the charges detailed in Section 1 of our Banking Charges Tariff to a separate nominated current account in the same currency held with us in your name.

6. INTEREST

- 6.1 Details of the rate(s) of interest applicable to your Account can be found in our Credit Interest Rates Sheet.
- 6.2 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.
- 6.3 The rate of interest may vary depending on the currency and the balance of your Account.
- 6.4 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.
- 6.5 We will, at your request, apply all interest to a separate nominated current account in the same currency held with us in your name.
- 6.6 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.

7. STATEMENTS

- 7.1 We will provide or make available statements to you on a monthly basis.
- 7.2 Duplicate statements are available on request. There is no charge for providing a duplicate statement.
- 7.3 Statements providing a full narrative for cheques issued by you on your account are available subject to a charge as set out in the Banking Charges tariff.

- 7.4 If you have a personal current account we will provide you with:
- (a) a 'Tax Year End Certificate' in relation to credit interest paid on that Account for each year in which you hold the Account; and
 - (b) an Annual Statement of Fees and Charges, including interest paid.
- 7.5 If you have a non-personal current account we will provide you with a 'Tax Year End Certificate' in relation to credit interest paid on that Account for each year in which you hold the Account, provided it is:
- (a) a Hampden & Co Sole Trader Current Account;
 - (b) a Hampden & Co Partnership Current Account; or
 - (c) a Hampden & Co Trust Current Account.

8. CHEQUE BOOK

- 8.1 Subject to Condition 8.2, a cheque book is available on your Account, unless your Account is a Hampden & Co Minor Current Account.
- 8.2 Cheque books are only available on accounts held in sterling.
- 8.3 If a cheque book is available on your account, it will be issued to you, subject to our discretion.

9. PAYING-IN BOOK

- 9.1 Subject to Condition 9.2, a paying-in book is available on your Account.
- 9.2 Paying-in books are only available on accounts held in sterling.
- 9.3 Where applicable, a paying-in book will be issued to you on request.

10. CARDS ISSUED ON YOUR ACCOUNT

- 10.1 If you hold a personal current account in sterling, you will be issued with a Card to use as a Debit Card in connection with that Account, subject to our discretion, unless your Account is:
- (a) a Hampden & Co Minor Current Account, in which case we will need your parent or legal guardian to provide us with consent that you can have a Debit Card; or
 - (b) a Hampden & Co Executors, Administrators and Personal Representatives Account.
- 10.2 If you hold a non-personal current account in sterling, you will be issued with a Card to use as a Debit Card in connection with that Account, subject to our discretion, unless your Account is:
- (a) a Hampden & Co Pension Scheme Current Account;
 - (b) a Hampden & Co Trust Current Account; or
 - (c) a Hampden & Co Clubs & Associations Current Account.

