

## Summary Box

### Key Product Information for our Savings Accounts

<b>Account Name</b>	<b>Call Deposit Account</b>
<b>Interest Rates (AERs)</b>	Interest rates payable - variable Interest paid quarterly on cleared balances above £1 <i>Please see our current "Interest Rates for Depositors" leaflet</i>
<b>Tax Status</b>	Interest is paid at the Net rate which is the equivalent of the Gross rate after discharge of liability to Basic Rate Tax. Interest may be applied without deduction of tax provided certain criteria are met and the relevant documentation is completed where appropriate.
<b>Conditions for bonus payment</b>	No bonus payment
<b>Withdrawal arrangements</b>	No notice period
<b>Access</b>	Cash at counter – Harrods Bank Ltd By arrangement - postal or telephone request

<b>Account Name</b>	<b>High Value Deposit Account</b> <i>* NB these Terms &amp; Conditions also apply to our Children's Savings Account</i>
<b>Interest Rates (AERs)</b>	Interest rates payable - variable Interest paid quarterly on cleared balances above £1 <i>Please see our current "Interest Rates for Depositors" leaflet</i>
<b>Tax Status</b>	Interest is paid at the Net rate which is the equivalent of the Gross rate after discharge of liability to Basic Rate Tax. Interest may be applied without deduction of tax provided certain criteria are met and the relevant documentation is completed where appropriate.
<b>Conditions for bonus payment</b>	No bonus payment
<b>Withdrawal arrangements</b>	Notice period - 35 days Penalty for withdrawal - penalty interest (equivalent to the notice period calculated on the amount withdrawn) will be charged.
<b>Access</b>	Cash at counter – Harrods Bank Ltd By arrangement - postal or telephone request

# Summary Box

## Key Product Information for our Savings Accounts

<b>Account Name</b>	<b>High Value Capital Account</b>
<b>Interest Rates (AERs)</b>	Interest rates payable - variable Interest paid quarterly on cleared balances above £10,000. <i>Please see our current "Interest Rates for Depositors" leaflet</i>
<b>Tax Status</b>	Interest is paid at the Net rate which is the equivalent of the Gross rate after discharge of liability to Basic Rate Tax. Interest may be applied without deduction of tax provided certain criteria are met and the relevant documentation is completed where appropriate.
<b>Conditions for bonus payment</b>	No bonus payment
<b>Withdrawal arrangements</b>	Notice period - 90 days Penalty for withdrawal - no notice withdrawals will be restricted to 10% of the balance outstanding at the beginning of each quarter (quarters commence 1 January, 1 April, 1 July and 1 October). Any no notice withdrawal in excess of 10% will be charged penalty interest (equivalent to the notice period calculated on the amount withdrawn).
<b>Access</b>	Cash at counter – Harrods Bank Ltd By arrangement - postal or telephone request

<b>Account Name</b>	<b>Children's Savings Account</b> <b>* NB these Terms &amp; Conditions also apply to our High Value Deposit Account</b>
<b>Interest Rates (AERs)</b>	Interest rates payable - variable Interest paid quarterly on cleared balances above £1 <i>Please see our current "Interest Rates for Depositors" leaflet</i>
<b>Tax Status</b>	Interest is paid at the Net rate which is the equivalent of the Gross rate after discharge of liability to Basic Rate Tax. Interest may be applied without deduction of tax provided certain criteria are met and the relevant documentation is completed where appropriate.
<b>Conditions for bonus payment</b>	No bonus payment
<b>Withdrawal arrangements</b>	Notice period - 35 days Penalty for withdrawal - penalty interest (equivalent to the notice period calculated on the amount withdrawn) will be charged.
<b>Access</b>	Cash at counter – Harrods Bank Ltd By arrangement - postal or telephone request

# Summary Box

## Key Product Information for our High Value Current Account

<b>Account Name</b>	<b>High Value Current Account</b>
<b>Interest Rates (AERs)</b>	Interest rates payable - variable Interest paid monthly on cleared balances above £2,500 <i>Please see our current "Interest Rates for Depositors" notice for interest rates payable.</i>
<b>Tax Status</b>	Interest is paid at the Net rate which is the equivalent of the Gross rate after discharge of liability to Basic Rate Tax. Interest may be applied without deduction of tax provided certain criteria are met and the relevant documentation is completed where appropriate.
<b>Conditions for bonus payment</b>	Not applicable – no bonus payment
<b>Withdrawal arrangements</b>	Cheque book and Harrods Bank VISA debit card available (subject to approval).  Cash withdrawals using a Harrods Bank VISA debit card can be made from any ATM displaying the VISA logo. We do not charge you for this service (within the UK), however, you may be charged by the Bank providing the ATM. There are charges applicable to ATM usage abroad.*  <i>*As published in our Personal Account Charges &amp; Fees tariff or Business Account Charges &amp; Fees tariff.</i>  Regular payments (e.g. utility bills) can be paid by standing order direct debit.
<b>Access</b>	Instant access to funds.  Cash withdrawals (by cheque) and deposits can be made at any branch of The Royal Bank of Scotland Plc, free of charge
<b>Service charges</b>	Service charge FREE as long as the agreed average cleared credit balance* is maintained during any one calendar month.  <i>* For further details of service charges see Personal Account Charges &amp; Fees tariff.</i>
<b>Other features</b>	Statements to be provided at least monthly (or on request).  Overdrafts available subject to financial assessment and if appropriate, the deposit of security.