

Summary Box

Key Product Information for our Accounts

Account Name	High Value Current Account
Interest Rates	Interest rates payable – variable. Interest paid monthly on cleared balances above £5,000 <i>Please see our current ‘Credit Interest Rates for Customers’ leaflet or visit our website www.harrodsbank.co.uk.</i>
Tax Status	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.
Conditions for bonus payment	Not applicable – no bonus payment.
Withdrawal arrangements	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 and Fees’ or ‘Business Account Charges and Fees’ leaflets.</i> Regular payments (e.g. utility bills) can be paid by standing order or direct debit.
Access	Instant access to funds. Cash withdrawals (by cheque) and debit card. Deposits can be made at any branch of The Royal Bank of Scotland Plc., free of charge.
Service charges	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 our ‘Personal Account Charges and Fees’ leaflet.</i>
Other features	Statements provided monthly. Overdrafts available subject to financial assessment and if appropriate, the deposit of security.

Summary Box

Key Product Information for our Savings Accounts

Account Name	High Value Capital Account
Interest Rates	Interest rates payable – variable. Interest paid monthly on cleared balances above £10,000 <i>Please see our current ‘Credit Interest Rates for Customers’ leaflet or visit our website www.harrodsbank.co.uk.</i>
Tax Status	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.
Conditions for bonus payment	No bonus payment.
Withdrawal arrangements	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).
Access	Cash at counter - Harrods Bank Ltd. By arrangement - postal or telephone request.

Account Name	Call Deposit Account
Interest Rates	Interest rates payable – variable. Interest paid monthly on cleared balances above £1 <i>Please see our current ‘Credit Interest Rates for Customers’ leaflet or visit our website www.harrodsbank.co.uk.</i>
Tax Status	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.
Conditions for bonus payment	No bonus payment.
Withdrawal arrangements	No notice period.
Access	Cash at counter - Harrods Bank Ltd. By arrangement - postal or telephone request.

Summary Box

Key Product Information for our Savings Accounts

Account Name	High Value Deposit Account
Interest Rates	Interest rates payable – variable. Interest paid monthly on cleared balances above £1 <i>Please see our current ‘Credit Interest Rates for Customers’ leaflet or visit our website www.harrodsbank.co.uk.</i>
Tax Status	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.
Conditions for bonus payment	No bonus payment.
Withdrawal arrangements	Notice period - 35 days. Penalty for withdrawal - penalty interest (equivalent to the notice period calculated on the amount withdrawn) will be charged.
Access	Cash at counter - Harrods Bank Ltd. By arrangement - postal or telephone request.

Account Name	Children’s Savings Account
Interest Rates	Interest rates payable – variable. Interest paid monthly on cleared balances above £1 <i>Please see our current ‘Credit Interest Rates for Customers’ leaflet or visit our website www.harrodsbank.co.uk.</i>
Tax Status	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.
Conditions for bonus payment	No bonus payment.
Withdrawal arrangements	Notice period - 35 days. Penalty for withdrawal - penalty interest (equivalent to the notice period calculated on the amount withdrawn) will be charged.
Access	Cash at counter - Harrods Bank Ltd. By arrangement - postal or telephone request.