

Call Deposit Account Terms and Conditions – GBP Only**Introduction**

These terms and conditions apply to a BEAUK Call Deposit Account in addition to our General Terms and Conditions (“General Terms”). Together, these form the agreement between you and us for a Call Deposit Account. In the event of any inconsistency between our General Terms and Product Terms, these Product Terms and Conditions will prevail.

Eligibility

1. If you are an individual opening this account, you must be aged 16 or over.

Statement

2. You will be supplied with a quarterly statement. You can change your statement to monthly by informing us in writing.

Deposit

3. The minimum opening sum and interest earning balance is GBP500. You must maintain this minimum balance throughout the term of the account.
4. We reserve the right to close the account if the balance of the account falls below the minimum balance. If we do so, we will give you 30 days notice in writing.
5. Deposits may be made at any time during Banking Hours upon production of the deposit slips.

Interest

6. A tiered interest rate structure applies to this account and the interest rate, which is variable, will depend on the amount of funds you have deposited into this account. We can change the rate if any of the circumstances set out in our general terms, permitting us to vary the interest rate, occur. We will notify you of any interest rate change in accordance with the provisions as set out in our general terms, unless the change in the interest rate is as a result of a transaction which has moved your balance into a different interest rate tier.
7. We will pay interest into your account at the last banking day of each quarter, ie. March, June, September and December.
8. You will receive interest at the rates applicable to your account after deduction of income tax at the basic rate unless you register to receive gross interest with us.

Withdrawal

9. Withdrawals may be made at any time during Banking Hours upon production of the withdrawal slips.
10. To protect your interests and prevent fraud when you make a withdrawal, we may ask you for proof of identity.
11. The minimum withdrawal is GBP10.
12. Standing orders and direct debit payments can be made from the account. Please refer to the Bank Charges leaflet for our standing order set up fee.
13. You can make remittances from this account. Please refer to the Bank Charges Leaflet for current fees or contact us for details.

Transfer

14. You can transfer funds between your sterling account and other BEAUK accounts without notice at no charge. If the transfer involves a change of currency, the exchange rate applicable will be our reference exchange rate at the time funds are transferred. Please refer to our General Terms and Conditions section 1.1 for definition on reference exchange rate.

Closing of Account

15. If you close your account within 6 months of the date on which it is opened we will make a charge. Please refer to our Bank Charge Leaflet for current fees.
16. If you are not happy about your choice of the account, you have the right to cancel it within 14 days of opening the account. We will return your money with any interest earned with no additional charges. If the account is in debit, you must repay any money and interest owed to us.

Call Deposit Account Terms and Conditions - Foreign Currency Only

Introduction

These terms and conditions apply to a BEAUK Foreign Currency Call Deposit Account in addition to our General Terms and Conditions ("General Terms"). Together, these form the agreement between you and us for a Foreign Currency Call Deposit Account. In the event of any inconsistency between our General Terms and Product Terms, these Product Terms and Conditions will prevail. The account is available in USD, EUR, HKD and CNY.

Eligibility

1. If you are an individual opening this account, you must be aged 18 or over.

Statement

2. You will be supplied with a quarterly statement. You can change your statement to monthly by informing us in writing.

Deposit

3. The minimum opening sum and interest earning balance is USD500, EUR500, HKD5000 or CNY5000. You must maintain this minimum balance throughout the term of the account.
4. You can deposit foreign cash into your foreign currency account at our branch. We will charge a handling fee for foreign currency cash deposit. The handling fee will be deducted from the monies deposited before the account is credited. Please refer to our Bank Charge Leaflet for current fees.
5. You can deposit foreign cheque into your foreign currency account at our branch. We will charge a collection fee for foreign currency cheque deposit. The collection fee will be deducted from your account at the time of processing. Please refer to our Bank Charge Leaflet for current fees.
6. You can deposit sterling to your foreign currency account at our branch free of charge. The exchange rate applicable will be our reference exchange rate at the time of your deposit. Please refer to our general terms and conditions section 1.1 for definition on reference exchange rate.
7. We reserve the right to close the account if the balance of the account falls below the minimum balance. If we do so, we will give you 30 days notice in writing.
8. Deposits may be made at any time during Banking Hours upon production of the deposit slips.

Interest

9. A tiered interest rate structure applies to this account and the interest rate, which is variable, will depend on the amount of funds you have deposited into this account. We can change the rate if any of the circumstances set out in our general terms, permitting us to vary the interest rate, occur. We will notify you of any interest rate change in accordance with the provisions as set out in our general terms, unless the change in the interest rate is as a result of a transaction which has moved your balance into a different interest rate tier.
10. We will pay interest into your account at the last banking day of each quarter, ie. March, June, September and December.
11. You will receive interest at the rates applicable to your account after deduction of income tax at the basic rate unless you register to receive gross interest with us.

Withdrawal

12. Withdrawals may be made at any time during Banking Hours upon production of the withdrawal slips.
13. To protect your interests and prevent fraud when you make a withdrawal, we may ask you for proof of identity.
14. The minimum withdrawal is USD10, EUR10, HKD100 or CNY100.
15. You can withdraw foreign cash from your foreign currency account at our branch. We will charge a handling fee for foreign currency cash withdrawals. The handling fee will be deducted from your account at the time of the transaction. Please refer to our Bank Charge Leaflet for current fees.
16. You can withdraw sterling from your foreign currency account at our branch free of charge. The exchange rate applicable will be our reference exchange rate at the time of your withdrawal. Please refer to our General Terms and Conditions section 1.1 for definition on reference exchange rate.
17. We recommend you give us 5 days advance notice for foreign currency cash withdrawals. If cash is not available, as an alternative we will issue a draft to you at your request and our standard remittance charges will be applied. Please refer to our Bank Charges Leaflet.
17. Standing orders and direct debit payments cannot be made from the account.
18. You can make remittances from this account. However CNY remittance to People's Republic of China (PRC) is not allowed. Please refer to the Bank Charges Leaflet for current fees or contact us for details.

Transfer

19. You can transfer funds between your sterling account and other BEAUK accounts without notice at no charge. If the transfer involves a change of currency, the exchange rate applicable will be our reference exchange rate at the time funds are transferred. Please refer to our General Terms and Conditions section 1.1 for definition on reference exchange rate.

Closing of Account

20. If you close your account within 6 months of the date on which it is opened we will make a charge. Please refer to our Bank Charge Leaflet for current fees.
21. If you are not happy about your choice of the account, you have the right to cancel it within 14 days of opening the account. We will return your money with any interest earned with no additional charges. If the account is in debit, you must repay any money and interest owed to us.