



COMMERCIAL BANKING

**PRIVATE & CONFIDENTIAL**

Hannington Parish Council  
MANOR FARM  
TADLEY  
HAMPSHIRE  
GB  
RG26 5TZ

Lloyds Bank plc  
1st Floor (East)  
10 Gresham Street  
London, EC2V 7AE

E-mail: MoneyMarketConfirmations@lloydsbanking.com  
Swift: LOYDGB22TSY

12 December 2023

**TERM DEPOSIT CONFIRMATION**

Dear Client,

We can confirm that you have deposited with us:-

Account:	183 days Term
Transaction Reference:	19985592LS
Short Identification:	HNNNGTNP00
Currency:	GBP
Principal:	GBP 13,000
Value Date:	12th December 2023
Maturity Date:	12th June 2024
Interest Rate:	3.50 %
Interest Applied:	GBP 228.12

Interest will only be paid on the Maturity Date and each anniversary (if applicable) of the Value Date.

You must ensure that the agreed amount of funds is deposited into your Deposit Account on the agreed Value Date from your Nominated Account. On the Maturity Date, all your funds in your Term Deposit will be returned to you, unless you have instructed us by 2pm (GMT) on the Maturity Date. Please contact us if your nominated account details require amendment.

To place or renew your deposit please call the relevant number below:

Turnover up to GBP100m 0345 305 5555, Turnover in excess of GBP100m 0345 601 3645

**This product is not breakable and no early repayment out with the product terms and conditions will be given.**

**LLOYDS BANK PLC., Swift Code: LOYDGB22TSY**

We Debit:-

Sort Code: 309053  
Account Number: 00724036

**Hannington Parish Council**

Sort Code: 309053  
Account Number: 00724036

**CB Markets Deposit Terms & Conditions can be found at <http://www.lloydsbank.com/regulatoryinformation-termsofbusiness>**

**If you have online access to Online for Business, your Fixed Term Deposit will be visible online within the next 3 working days.**

Should you have any queries about the content of this letter, please email us at [MoneyMarketConfirmations@lloydsbanking.com](mailto:MoneyMarketConfirmations@lloydsbanking.com).

For further information please visit our website at [www.Lloydsbank.com/Business](http://www.Lloydsbank.com/Business)

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria.

Not all Lloyds Banking Group customers will be covered and we will write to you if we believe you are NOT covered by the scheme. Please refer to the information sheet and exclusions list at:- <https://commercialbanking.lloydsbank.com/important-information/commercial-banking-regulatory-information/>

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk/](http://www.FSCS.org.uk/)

## Fixed Term Deposit Summary Box

<b>Account Name</b>	<b>Fixed Term Deposit</b>			
What is the Interest Rate?	<ul style="list-style-type: none"> <li>We pay a fixed rate of interest on the above deposit as shown in the table below</li> </ul>			
	<b>Term</b>	<b>Gross Rate</b>		
	183 days	3.5% (fixed)		
Can Lloyds Bank change the Interest Rate?	<ul style="list-style-type: none"> <li>Interest is calculated by reference to the Interest Rate which is fixed until the Maturity Date using the Day Basis. Day Basis means calendar days / 365 for Sterling (GBP) or calendar days / 360 for Euros (EUR) and US Dollars (USD).</li> <li>Interest will be applied on the Maturity Date and each anniversary (if applicable) of the Value Date</li> <li><b>Gross Rate</b> - Gross rate means that no tax will be automatically deducted from interest on your behalf. You are responsible for paying any tax due to HM Revenue and Customs (HMRC).</li> </ul>			
	<ul style="list-style-type: none"> <li>No. We will not change the Interest Rate applicable to any Fixed Term Deposit during the term of the deposit.</li> </ul>			
What will the estimated balance be?	<ul style="list-style-type: none"> <li>The future balance based on your deposit is shown below.</li> </ul>			
	<b>Initial Deposit</b>	<b>Term</b>	<b>Gross Rate p.a.</b>	<b>Final Balance</b>
	£ 13,000	183 days	3.5% (fixed)	£ 13,228.12
How do I open and manage my account?	We worked this out by assuming that:			
	<ul style="list-style-type: none"> <li>You make your initial deposit payment on the day the account is opened</li> <li>Interest will be applied on the Maturity Date and each anniversary (if applicable) of the Value Date.</li> </ul>			
	<ul style="list-style-type: none"> <li>You can open your account online or over the phone, providing there is a minimum 10,000.00 (£ / \$ / €) deposit and a maximum deposit amount of 5,000,000.00 (£ / \$ / €) at any one time.</li> <li>You can manage your deposit over the phone or online.</li> </ul>			
Can I withdraw money?	<ul style="list-style-type: none"> <li>You may not make any Withdrawal from any Fixed Term Deposit prior to the Maturity Date and must hold the Fixed Term Deposit until the end of the applicable term. At the end of the Term, the initial Deposit, including any interest will be paid to your nominated account, unless otherwise agreed with you.</li> </ul>			
Additional Information	<ul style="list-style-type: none"> <li>No additional funds can be deposited once the Fixed Term Deposit has been agreed.</li> </ul>			