

# Banking

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*C. Hoare & Co.*

PRIVATE BANKERS SINCE 1672



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# Our aim is to treat customers as we would wish to be treated.

This gives rise to characteristics not always found elsewhere, such as integrity, care and good sense, together with fast, flexible decision-making.

Offering multiple services under 'one roof' enables us to combine the delivery of these services, wherever possible, to make it convenient, consistent and efficient for the customer.

We are an independent private bank with time-honoured values supported by modern banking practices and technology. Our wish is to provide an intelligent personal service based on a relationship developed over time between the customer and the bank.

The bank has been in existence for over 340 years. Throughout this period, it has been owned and directed by members of the Hoare family and we intend for this to continue.

**Alexander Hoare**  
**Managing Partner**

## BANKING

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We have served a wide variety of customers for over three centuries. The bank is designed around meeting the needs of our customers and an understanding that one size does not fit all. We provide an individual service, tailored to your requirements, with a dedicated Relationship Manager for every customer. This personal service is underpinned by technology which we evolve continuously to keep pace with your changing demands.

Our banking service is designed to cater for the requirements of a range of individuals, trusts and business customers.

### Current Accounts

As you would expect, we offer the complete range of current account services.

Features include:

- Account switching service
- Payment options
  - Standing orders and direct debits
  - CHAPS, Faster Payments, international payments and foreign exchange
  - Bacs direct debit and credit origination and salary/supplier distribution service
- Visa credit and debit cards
  - Worldwide acceptance and access to your account
  - £, US\$ and € denominated Visa cards to suit your requirements
- ATM withdrawals from current account using credit or debit card
- Safe keeping service

### Children's Savings

Existing customers may wish to open accounts for children's savings. Once the child is 7 years old, the account will be put into the child's name and they can then issue instructions. At 18 years old, a children's savings account is no longer relevant, and we will contact the child at that point.

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## Online Banking

Our Online Banking service is designed to complement the personal service you receive from your Relationship Manager.

- The site is flexible, offering a bespoke service allowing you to set limits, signing authorities and functionality
- You can see details of your investment portfolio, Visa cards and day to day banking transactions, make payments and transfer between your own accounts
- We have a dedicated Online Banking team to help you with any questions
- The site is independently checked annually to ensure security is maintained at the highest levels

## Borrowing

We offer borrowing facilities in all major currencies to suit your needs for overdrafts, loans, lending for property purchases, guarantees and indemnities. Typically our lending is secured by property, stocks and shares, life policies or cash.

CHANGES IN THE EXCHANGE RATE MAY INCREASE THE STERLING EQUIVALENT OF YOUR DEBT. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ON ANY OTHER DEBT SECURED ON IT.

## Currency Accounts

To meet your overseas needs, we offer accounts in various currencies. As mentioned above, we also offer US\$ and € denominated Visa cards.

## Foreign Exchange

Whether you wish to hold or deal in currency, send funds abroad or simply order your travel money, we can accommodate your requirements through our dealing room. We can quote you up-to-the minute prices and rates for same day and forward currency deals.

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## Deposit Accounts

To suit your differing requirements, we offer a range of deposit accounts, which include:

- Instant access
  - No minimum amount
  - Interest rates depend on the amount you have on deposit
- 30 day account
  - Minimum balance £10,000
  - 30 days' withdrawal notice is required
- Fixed deposit account
  - Minimum balances and interest rates depend on the amount and length of term of your deposit

## Cash Administration

This service is available to you through our Treasury Team if you have cash deposits in excess of £10 million (£5 million for charities) and gives you access to Inter-bank money markets rates with a variety of Institutions, thus spreading your risk. You can place funds on a variety of call, notice or fixed deposit accounts and we will work with you to tailor a specific liquidity strategy to meet your individual needs.

## Offshore Services

If you are UK non-resident or non-domiciled, you may be interested in our offshore services. We work with Bank Julius Baer in Guernsey to provide banking services, but with all communication through your usual Relationship Manager. Services include credit cards and secured lending, whilst accounts are subject to a minimum deposit.

Please contact our Relationship Management team to discuss the services in more detail.

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## Disclaimers

Under the terms of the Data Protection Act 1998 you are entitled to a copy of your personal records held in our files. Contact the Data Protection Officer at the bank if you wish to see a copy.

In order to carry out your instructions, to assist us in improving our services and in the interests of security and fraud prevention, we record all telephone calls and monitor all emails.

C. Hoare & Co. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (“FCA”) and Prudential Regulation Authority (“PRA”) with firm reference number 122093.

Not all products and services offered by C. Hoare & Co. and Messrs. Hoare Trustees are available in all jurisdictions.