

\$
1.50%
GROSS PA/AER*
Fixed for 1 year!
Issue 2

£
1.75%
GROSS PA/AER*
Fixed for 1 year!
Issue 21

€
2.30%
GROSS PA/AER*
Fixed for 1 year!
Issue 5

Great interest rates

Fixed

for 1 year

Some things in life are **certain** even in **uncertain times**.

With our **Fixed Rate Bond** you know exactly where you are.

A guaranteed rate of interest – fixed for 1 year

- Interest rate fixed for one year from account opening • full return of capital and interest on maturity
- choice of flexible savings options at maturity • personal service – no call centres • limited issue product



1.50% GROSS PA/AER*

1.75% GROSS PA/AER*

2.30% GROSS PA/AER*

US Dollar 1 Year Fixed Rate Bond Issue 2 – At-a-glance

Minimum balance:	\$10,000
Maximum balance:	\$5,000,000
Term:	Fixed for one year from date of account opening.
Interest paid:	On maturity one year after account opening or the first working day following maturity if the maturity date is a weekend or Bank Holiday. Interest is paid Gross unless you fall within the provisions of the European Union Savings Directive (EUSD). Further details of the EUSD are set out in section 6 of our Additional Information Booklet.
Interest rate:	1.50% gross PA/AER* Fixed until maturity.
Withdrawals:	Not permitted except in the event of the death of the account holder or at the discretion of Zurich Bank International Limited.
Eligibility:	Available to all personal customers, third party intermediaries, companies, trusts, charities and clubs.
Statements:	Issued on maturity of account.
Action on Maturity:	There is a choice of payment options on maturity. If no instructions are received the capital and interest will automatically be rolled over to the currently available 1 Year Fixed Rate Bond.
Additional Deposits:	Not permitted, although further Fixed Rate Bond accounts may be opened subject to availability.
Charges:	Our standard charges apply.

Sterling 1 Year Fixed Rate Bond Issue 21 – At-a-glance

Minimum balance:	£10,000
Maximum balance:	£5,000,000
Term:	Fixed for one year from date of account opening.
Interest paid:	On maturity one year after account opening or the first working day following maturity if the maturity date is a weekend or Bank Holiday. Interest is paid Gross unless you fall within the provisions of the European Union Savings Directive (EUSD). Further details of the EUSD are set out in section 6 of our Additional Information Booklet.
Interest rate:	1.75% gross PA/AER* Fixed until maturity.
Withdrawals:	Not permitted except in the event of the death of the account holder or at the discretion of Zurich Bank International Limited.
Eligibility:	Available to all personal customers, third party intermediaries, companies, trusts, charities and clubs.
Statements:	Issued on maturity of account.
Action on Maturity:	There is a choice of payment options on maturity. If no instructions are received the capital and interest will automatically be rolled over to the currently available 1 Year Fixed Rate Bond.
Additional Deposits:	Not permitted, although further Fixed Rate Bond accounts may be opened subject to availability.
Charges:	Our standard charges apply.

Euro 1 Year Fixed Rate Bond Issue 5 – At-a-glance

Minimum balance:	€10,000
Maximum balance:	€5,000,000
Term:	Fixed for one year from date of account opening.
Interest paid:	On maturity one year after account opening or the first working day following maturity if the maturity date is a weekend or Bank Holiday. Interest is paid Gross unless you fall within the provisions of the European Union Savings Directive (EUSD). Further details of the EUSD are set out in section 6 of our Additional Information Booklet.
Interest rate:	2.30% gross PA/AER* Fixed until maturity.
Withdrawals:	Not permitted except in the event of the death of the account holder or at the discretion of Zurich Bank International Limited.
Eligibility:	Available to all personal customers, third party intermediaries, companies, trusts, charities and clubs.
Statements:	Issued on maturity of account.
Action on Maturity:	There is a choice of payment options on maturity. If no instructions are received the capital and interest will automatically be rolled over to the currently available 1 Year Fixed Rate Bond.
Additional Deposits:	Not permitted, although further Fixed Rate Bond accounts may be opened subject to availability.
Charges:	Our standard charges apply.

* AER stands for Annual Equivalent Rate which is a notional rate illustrating the contractual rate as if paid and compounded on an annual basis.

Why choose Zurich?

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Because change happenz™