

US\$ and CI\$

Fixed Rate Bond - 25



Butterfield

The Fixed Rate Bond - 25 is a fixed-term opportunity from Butterfield, designed to offer you a guaranteed return at higher interest rates and a degree of flexibility. A penalty free, one time withdrawal, of up to 25% of the principal of your deposit is available. Offered in both US\$ and CI\$, a minimum investment of \$10,000 is required. This is a limited time offer, available only until 13 October 2017*.

PLEASE REVIEW OUR FAQs TO LEARN MORE ABOUT THE BUTTERFIELD FIXED RATE BOND - 25

Questions	Answers																				
<i>Who can open a Fixed Rate Bond?</i>	A Bond may be opened in a corporate, trust or personal name.																				
<i>Is there a minimum amount required to open a Fixed Rate Bond?</i>	Yes, a minimum investment of US\$10,000 or CI\$10,000 is required.																				
<i>When is the maturity date?</i>	The 3 Month Bond matures 29 December 2017, the 6 month bond 29 March 2018, the 12 month bond 28 September 2018 and the 18 month bond 29 March 2019.																				
<i>When would my Fixed Rate Bond commence?</i>	Your Fixed Rate Bond will commence upon receipt of your application and having cleared funds on your account. Instructions for lodgement of cleared amounts must be received by 12:00 p.m. on the day of the transaction to ensure that the same day value is received by you. If we receive the funds or instructions after 12:00 p.m., your Bond will commence on the next business day.																				
<i>What rate of interest will I receive?</i>	<table><thead><tr><th>All rates are annualised</th><th>3M</th><th>6M</th><th>12M</th><th>18M</th></tr></thead><tbody><tr><td>Below \$500,000</td><td>0.40</td><td>0.69</td><td>1.05</td><td>1.15</td></tr><tr><td>\$500,000 to \$5,000,000</td><td>0.50</td><td>0.75</td><td>1.12</td><td>1.22</td></tr><tr><td>Above \$5,000,000</td><td>0.53</td><td>0.80</td><td>1.20</td><td>1.28</td></tr></tbody></table>	All rates are annualised	3M	6M	12M	18M	Below \$500,000	0.40	0.69	1.05	1.15	\$500,000 to \$5,000,000	0.50	0.75	1.12	1.22	Above \$5,000,000	0.53	0.80	1.20	1.28
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<i>Can I make additional lodgements?</i>	No, additional lodgements are not permitted. Another Bond may be opened, subject to terms and conditions.																				
<i>Can I make withdrawals?</i>	Yes, you can make a penalty free, one time withdrawal, of up to 25% of the principal of your deposit.																				
<i>What happens on the maturity of the Bond?</i>	Your capital and interest will automatically be paid into the account the Bond was drawn from.																				
<i>Will I receive confirmation of my Bond?</i>	Yes, a confirmation will be issued once the Bond is set-up.																				
<i>Can I receive monthly income?</i>	No, monthly income is not available.																				
<i>Can I transfer the Bond?</i>	No, the Bond is non-transferable.																				
<i>Can I use the Bond for collateral towards a loan?</i>	Yes the Bond qualifies at 100% towards collateral for the Bank.																				

*Butterfield reserves the right to withdraw this offer at any time or if fully subscribed.

For more information, please contact us on (345) 949 7055 or visit www.butterfieldgroup.com to download an application.

www.butterfieldgroup.com

