



Protected

## Key Product Features

### 35 Days Business Notice Savings Account

<b>Account Name</b>	35 Days Notice Business Savings Account
<b>What is the interest rate?</b>	The Interest rate is variable and will be mutually agreed between yourself and the Bank in line with the interest rate as prevailing at the time of your deposit.
<b>Can FCMB UK change the interest rate?</b>	The interest rate is variable and will only be altered in accordance with our Terms and Conditions. Notification of interest rate changes will be provided in accordance with our Terms and Conditions.
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit.
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p> <p>For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits by electronic transfer only. Withdrawals will be after the 35-day notice period.

### Additional Information

Minimum Deposit / Balance	£50,000 / \$50,000 / €50,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	All sole traders/directors/members and shareholders must be aged 18 or over.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

### Terms and Conditions

- Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit. All accounts, deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).
- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.

- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- A 35 Days Business Notice Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
- A 35 Days Business Notice account will require you to tell us 35 Days ahead before requesting a withdrawal. Any request for liquidation before the 35-day tenor will attract a penal charge to be incurred by you. You will be advised of the specific amount before the liquidation to enable you reach an informed decision.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

#### Individual / Small Business

##### Personal and Business Banking (PBB)

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

[pbb@fcmbuk.com](mailto:pbb@fcmbuk.com)

+44 (0) 20 7220 1099

#### Corporate Banking

##### Corporate & Institutional Banking (CIB)

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

[cib@fcmbuk.com](mailto:cib@fcmbuk.com)

+44 (0) 20 7220 1099

- If you change your mind about your 35 Days Business Notice Account, you have the right to cancel your account within 14 days of opening.
- Please see our Terms and Conditions to find out how to cancel your account.
- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

**FCMB Bank (UK) Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No: 502704. Incorporated and registered in England and Wales with company number 6621225. Its registered office is situated at **81, Gracechurch Street, London EC3V 0AU (Bank)**.

**FCMB Bank (UK) Limited** is a member of the **Financial Services Compensation Scheme (FSCS)** established under the Financial Services and Market Act 2000. The FSCS protects deposits held with us. Payments under this scheme are limited to **£85,000** of your total deposits with us in the UK. In practice, this means that each eligible depositor will be compensated up to a maximum of **£85,000** of their total deposits.

**Terms and Conditions** apply. For more information or clarification, visit our website, <http://www.fcmbuk.com/> or call us on **020 7220 1000** or visit our office at **81, Gracechurch Street, London EC3V 0AU**.

# Key Product Features

## 65 Days Notice Business Account

<b>Account Name</b>	65 Days Notice Business Account
<b>What is the interest rate?</b>	The Interest rate is variable and will be mutually agreed between yourself and the Bank in line with the interest rate as prevailing at the time of your deposit.
<b>Can FCMB UK change the interest rate?</b>	The interest rate is variable and will only be altered in accordance with our Terms and Conditions. Notification of interest rate changes will be provided in accordance with our Terms and Conditions.
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit.
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p> <p>For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits by electronic transfer only. Withdrawals will be after the 65-day notice period.

## Additional Information

Minimum Deposit / Balance	£50,000 / \$50,000 / €50,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	All sole traders/directors/members and shareholders must be aged 18 or over.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

## Terms and Conditions

- Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit. All accounts, deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).
- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.

- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- A 65 Days Notice Business Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
- A 65 Days Notice Business Account will require you to tell us 65 Days ahead before requesting a withdrawal. Any request for liquidation before the 65-day tenor will attract a penal charge to be incurred by you. You will be advised of the specific amount before the liquidation to enable you reach an informed decision.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

#### Individual / Small Business

##### Personal and Business Banking (PBB)

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#### Corporate Banking

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[cib@fcmbuk.com](mailto:cib@fcmbuk.com)

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- If you change your mind about your 65 Days Notice Business Account, you have the right to cancel your account within 14 days of opening.
- Please see our Terms and Conditions to find out how to cancel your account.
- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

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# Key Product Features

## 95 Days Notice Business Account

<b>Account Name</b>	95 Days Notice Business Account
<b>What is the interest rate?</b>	The Interest rate is variable and will be mutually agreed between yourself and the Bank in line with the interest rate as prevailing at the time of your deposit.
<b>Can FCMB UK change the interest rate?</b>	The interest rate is variable and will only be altered in accordance with our Terms and Conditions. Notification of interest rate changes will be provided in accordance with our Terms and Conditions.
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit.
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p> <p>For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits by electronic transfer only. Withdrawals will be after the 95-day notice period.

## Additional Information

Minimum Deposit / Balance	£50,000 / \$50,000 / €50,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	All sole traders/directors/members and shareholders must be aged 18 or over.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

## Terms and Conditions

- Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit. All accounts, deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).
- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.

- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- A 95 Days Notice Business Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
- A 95 Days Notice Business Account will require you to tell us 95 Days ahead before requesting a withdrawal. Any request for liquidation before the 95-day tenor will attract a penal charge to be incurred by you. You will be advised of the specific amount before the liquidation to enable you reach an informed decision.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

#### Individual / Small Business

##### Personal and Business Banking (PBB)

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

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#### Corporate Banking

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81, Gracechurch Street  
London  
EC3V 0AU

[cib@fcmbuk.com](mailto:cib@fcmbuk.com)

+44 (0) 20 7220 1099

- If you change your mind about your 95 Days Notice Business Account, you have the right to cancel your account within 14 days of opening.
- Please see our Terms and Conditions to find out how to cancel your account.
- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

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# Key Product Features

## Business Fixed Deposit Account

<b>Account Name</b>	Business Fixed Deposit Account
<b>What is the interest rate?</b>	The Interest rate is variable and will be mutually agreed between yourself and the Bank in line with the interest rate as prevailing at the time of your deposit.
<b>Can FCMB UK change the interest rate?</b>	The Interest rate is variable and will be mutually agreed between yourself and the Bank in line with the interest rate as prevailing at the time of your deposit.
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit.
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>, For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits by electronic transfer only. Withdrawals will be upon the maturity of your deposit.

## Additional Information

Minimum Deposit / Balance	£50,000 / \$50,000 / €50,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	All sole traders/directors/members and shareholders must be aged 18 or over.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

## Terms and Conditions

- The account is to be held by a corporate entity.
- The interest rate is variable and will only be altered in accordance with our Terms and Conditions.
- Notification of interest rate changes will be provided in accordance with our Terms and Conditions
- Interest will be paid at the maturity of your deposit.

- All accounts deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).
- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.
- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- A Business Fixed Deposit Account will require you to hold the Deposit with us until, the agreed Maturity Date. Pre-liquidation before the mutually agreed Maturity Date will result in your incurring a penalty charge to be discussed with you before liquidation.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

#### Individual / Small Business

##### Personal and Business Banking (PBB)

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81, Gracechurch Street  
London  
EC3V 0AU

[pbb@fcmbuk.com](mailto:pbb@fcmbuk.com)

+44 (0) 20 7220 1099

#### Corporate Banking

##### Corporate & Institutional Banking (CIB)

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

[cib@fcmbuk.com](mailto:cib@fcmbuk.com)

+44 (0) 20 7220 1099

- If you change your mind about your Business Fixed Deposit account, you have the right to cancel your account within 14 days of opening.
- Please see our Terms and Conditions to find out how to cancel your account.
- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

**FCMB Bank (UK) Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No: 502704. Incorporated and registered in England and Wales with company number 6621225. Its registered office is situated at **81, Gracechurch Street, London EC3V 0AU (Bank)**.

**FCMB Bank (UK) Limited** is a member of the **Financial Services Compensation Scheme (FSCS)** established under the Financial Services and Market Act 2000. The FSCS protects deposits held with us. Payments under this scheme are limited to **£85,000** of your total deposits with us in the UK. In practice, this means that each eligible depositor will be compensated up to a maximum of **£85,000** of their total deposits.

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# Key Product Features

## Business Instant Access Savings Account

<b>Account Name</b>	Business Instant Access Savings Account
<b>What is the interest rate?</b>	No interest is paid on the account
<b>Can FCMB UK change the interest rate?</b>	Not applicable
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	£5,000
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>, For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits at will by electronic transfer only.

## Additional Information

Minimum Deposit / Balance	£50,000 / \$50,000 / €50,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	All sole traders/directors/members and shareholders must be aged 18 or over.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

## Terms and Conditions

- The account is to be held by a Corporate Entity.
- All accounts, deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).
- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.
- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.

- A Business Instant Access Savings Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income,.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

#### Individual / Small Business

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- If you change your mind about your Business Instant Access Savings Account, you have the right to cancel your account within 14 days of opening.
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- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

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**Terms and Conditions** apply. For more information or clarification, visit our website, <http://www.fcmbuk.com/> or call us on **020 7220 1000** or visit our office at **81, Gracechurch Street, London EC3V 0AU**.

## Key Product Features

### Buy-to-Let Mortgage Operational Account

<b>Account Name</b>	Buy-to-Let Mortgage Operational Account
<b>What is the interest rate?</b>	No interest is paid on the account
<b>Can FCMB UK change the interest rate?</b>	Not applicable
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	£5,000
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>, For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	Only withdrawals for Buy-to-Let Mortgage Disbursement and loan repayment will be permitted via this account. All deposits shall be by electronic transfer only.

### Additional Information

Minimum Deposit / Balance	£5,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	The account is available to individuals, aged 18 years or over.
Can only one account can be opened per person?	The account can be held individually or jointly by up to two people.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

### Terms and Conditions

- This account is available to an individual, aged 30 years or over and to all sole traders/directors/members and shareholders aged 30 or over.
- The funds deposited will be used strictly for the purposes of contributing towards your Buy-to-Let Mortgage with the Bank and for making monthly repayments to your Mortgage Loan.

- All accounts, deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).
- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.
- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- A Buy-to-Let Mortgage Operational Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

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- If you change your mind about your Buy-to-Let Mortgage Operational Account, you have the right to cancel your account within 14 days of opening. If the Buy-to-Let Mortgage has already been disbursed, the said Mortgage shall be repaid in full before the account may be closed.
- Please see our Terms and Conditions to find out how to cancel your account.
- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

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## Key Product Features

### 35 Days Notice Savings Account



<b>Account Name</b>	35 Days Notice Savings Account
<b>What is the interest rate?</b>	No interest is paid on the account
<b>Can FCMB UK change the interest rate?</b>	Not applicable
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit.
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p> <p>For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits by electronic transfer only. Withdrawals will be after the 65-day notice period.

## Additional Information

Minimum Deposit / Balance	£10,000 / \$10000 / €10,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	The account is available to individuals, aged 18 years or over.
Can only one account can be opened per person?	The account can be held individually or jointly by up to two people.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

## Terms and Conditions

- This account is available to an individual, aged 18 years or over.
- Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement

date of your deposit. All accounts, deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).

- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.
- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- A 35 Days' Notice Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
- A 35 Day Notice account will require you to tell us 35 Days ahead before requesting a withdrawal. Any request for liquidation before the 35-day tenor will attract a penal charge to be incurred by you. You will be advised of the specific amount before the liquidation to enable you reach an informed decision.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

#### **Individual / Small Business**

##### **Personal and Business Banking (PBB)**

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

[pbb@fcmbuk.com](mailto:pbb@fcmbuk.com)

+44 (0) 20 7220 1099

#### **Corporate Banking**

##### **Corporate & Institutional Banking (CIB)**

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

[cib@fcmbuk.com](mailto:cib@fcmbuk.com)

+44 (0) 20 7220 1099

- If you change your mind about your Notice Account, you have the right to cancel your account within 14 days of opening.
- Please see our Terms and Conditions to find out how to cancel your account.
- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

**FCMB Bank (UK) Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No: 502704. Incorporated and registered in England and Wales with company number 6621225. Its registered office is situated at **81, Gracechurch Street, London EC3V 0AU (Bank)**.

**FCMB Bank (UK) Limited** is a member of the **Financial Services Compensation Scheme (FSCS)** established under the Financial Services and Market Act 2000. The FSCS protects deposits held with us. Payments under this scheme are limited to **£85,000** of your total deposits with us in the UK. In practice, this means that each eligible depositor will be compensated up to a maximum of **£85,000** of their total deposits.

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call us on **020 7220 1000** or visit our office at **81, Gracechurch Street, London EC3V 0AU**.

## Key Product Features

### 65 Days Notice Savings Account

<b>Account Name</b>	65 Days Notice Savings Account
<b>What is the interest rate?</b>	No interest is paid on the account
<b>Can FCMB UK change the interest rate?</b>	Not applicable
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit.
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p> <p>For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits by electronic transfer only. Withdrawals will be after the 65-day notice period.

### Additional Information

Minimum Deposit / Balance	£10,000 / \$10000 / €10,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	The account is available to individuals, aged 18 years or over.
Can only one account can be opened per person?	The account can be held individually or jointly by up to two people.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

### Terms and Conditions

- This account is available to an individual, aged 18 years or over.
- Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement

date of your deposit. All accounts, deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).

- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.
- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- A 65 Days Notice Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
- A 65 Day Notice account will require you to tell us 65 Days ahead before requesting a withdrawal. Any request for liquidation before the 65-day tenor will attract a penal charge to be incurred by you. You will be advised of the specific amount before the liquidation to enable you reach an informed decision.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

#### **Individual / Small Business**

##### **Personal and Business Banking (PBB)**

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London  
EC3V 0AU

[pbb@fcmbuk.com](mailto:pbb@fcmbuk.com)

+44 (0) 20 7220 1099

#### **Corporate Banking**

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London  
EC3V 0AU

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call us on **020 7220 1000** or visit our office at **81, Gracechurch Street, London EC3V 0AU**.

## Key Product Features

### 65 Days Notice Savings Account

<b>Account Name</b>	65 Days Notice Savings Account
<b>What is the interest rate?</b>	No interest is paid on the account
<b>Can FCMB UK change the interest rate?</b>	Not applicable
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit.
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p> <p>For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits by electronic transfer only. Withdrawals will be after the 65-day notice period.

### Additional Information

Minimum Deposit / Balance	£10,000 / \$10000 / €10,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	The account is available to individuals, aged 18 years or over.
Can only one account can be opened per person?	The account can be held individually or jointly by up to two people.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

### Terms and Conditions

- This account is available to an individual, aged 18 years or over.
- Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement

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- A 65 Days Notice Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
- A 65 Day Notice account will require you to tell us 65 Days ahead before requesting a withdrawal. Any request for liquidation before the 65-day tenor will attract a penal charge to be incurred by you. You will be advised of the specific amount before the liquidation to enable you reach an informed decision.
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#### **Individual / Small Business**

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81, Gracechurch Street  
London  
EC3V 0AU

[pbb@fcmbuk.com](mailto:pbb@fcmbuk.com)

+44 (0) 20 7220 1099

#### **Corporate Banking**

##### **Corporate & Institutional Banking (CIB)**

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

[cib@fcmbuk.com](mailto:cib@fcmbuk.com)

+44 (0) 20 7220 1099

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- Please see our Terms and Conditions to find out how to cancel your account.
- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

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call us on **020 7220 1000** or visit our office at **81, Gracechurch Street, London EC3V 0AU**.

## Key Product Features

### Current Account

<b>Account Name</b>	Current Account
<b>What is the interest rate?</b>	No interest is paid on the account
<b>Can FCMB UK change the interest rate?</b>	Not applicable
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	£5,000
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>, For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits at will by electronic transfer only.

### Additional Information

Minimum Deposit / Balance	£5,000 / \$5,000 / €5,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	The account is available to individuals, aged 18 years or over.
Can only one account can be opened per person?	The account can be held individually or jointly by up to two people.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

### Terms and Conditions

- This account is available to an individual, aged 18 years or over.
- All accounts, deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).

- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.
- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- A Current Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

#### Individual / Small Business

##### Personal and Business Banking (PBB)

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

[pbb@fcmbuk.com](mailto:pbb@fcmbuk.com)

+44 (0) 20 7220 1099

#### Corporate Banking

##### Corporate & Institutional Banking (CIB)

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

[cib@fcmbuk.com](mailto:cib@fcmbuk.com)

+44 (0) 20 7220 1099

- If you change your mind about your current account, you have the right to cancel your account within 14 days of opening.
- Please see our Terms and Conditions to find out how to cancel your account.
- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

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**FCMB Bank (UK) Limited** is a member of the **Financial Services Compensation Scheme (FSCS)** established under the Financial Services and Market Act 2000. The FSCS protects deposits held with us. Payments under this scheme are limited to **£85,000** of your total deposits with us in the UK. In practice, this means that each eligible depositor will be compensated up to a maximum of **£85,000** of their total deposits.

**Terms and Conditions** apply. For more information or clarification, visit our website, <http://www.fcmbuk.com/> or call us on **020 7220 1000** or visit our office at **81, Gracechurch Street, London EC3V 0AU**.

# Key Product Features

## Fixed Deposit Account

<b>Account Name</b>	Fixed Deposit Account
<b>What is the interest rate?</b>	No interest is paid on the account
<b>Can FCMB UK change the interest rate?</b>	The Interest rate is variable and will be mutually agreed between yourself and the Bank in line with the interest rate as prevailing at the time of your deposit.
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	Your balance at the maturity of your deposit shall be the deposit amount plus the interest derived for the applicable tenor. This is accrued daily at the interest rate mutually agreed with you at the commencement date of your deposit.
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>, For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits by electronic transfer only. Withdrawals will be upon the maturity of your deposit.

## Additional Information

Minimum Deposit / Balance	£25,000 / \$25,000 / €25,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	The account is available to individuals, aged 18 years or over.
Can only one account can be opened per person?	The account can be held individually or jointly by up to two people.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

## Terms and Conditions

- This account is available to an individual, aged 18 years or over.
- The interest rate is variable and will only be altered in accordance with our Terms and Conditions.
- Notification of interest rate changes will be provided in accordance with our Terms and Conditions

- Interest will be paid at the maturity of your deposit.
- All accounts deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).
- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.
- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- A Current Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
- A Deposit Account will require you to hold the Deposit with us until, the agreed Maturity Date. Pre-liquidation before the mutually agreed Maturity Date will result in your incurring a penalty charge to be discussed with you before liquidation.
- We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to either for more information:

#### **Individual / Small Business**

##### **Personal and Business Banking (PBB)**

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London  
EC3V 0AU

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+44 (0) 20 7220 1099

#### **Corporate Banking**

##### **Corporate & Institutional Banking (CIB)**

FCMB Bank (UK) Limited  
81, Gracechurch Street  
London  
EC3V 0AU

[cib@fcmbuk.com](mailto:cib@fcmbuk.com)

+44 (0) 20 7220 1099

- If you change your mind about your Deposit account, you have the right to cancel your account within 14 days of opening.
- Please see our Terms and Conditions to find out how to cancel your account.
- Our general Terms and Conditions apply. These can be viewed through our website at <http://www.fcmbuk.com/>.

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## Key Product Features

### Instant Access Savings Account

<b>Account Name</b>	Instant Access Savings Account
<b>What is the interest rate?</b>	No interest is paid on the account
<b>Can FCMB UK change the interest rate?</b>	Not applicable
<b>What would the estimated balance be after 12 months based on a £5,000 deposit?</b>	£5,000
<b>How do I open and manage my account?</b>	<p>The account can be applied for by visiting our office in London, our Business Liaison Office in Lagos, Nigeria or through the network of branches of First City Monument Bank in Nigeria.</p> <p>The account will only be opened upon providing satisfactory identification and address verification documents together with proof of income. We may also carry out an electronic identity check. For more information about this and a list of acceptable verification documents, please refer to: <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>, For remittance charges and our general Terms and Conditions please visit <a href="http://www.fcmbuk.com">www.fcmbuk.com</a>.</p>
<b>Can I withdraw money?</b>	You may make withdrawals and deposits at will by electronic transfer only.

### Additional Information

Minimum Deposit / Balance	£10,000 / \$10,000 / €10,000
Maximum Deposit / Balance	£5M / \$5M / €5M
Minimum Age	The account is available to individuals, aged 18 years or over.
Can only one account can be opened per person?	The account can be held individually or jointly by up to two people.
Currency Denomination	Account available in Sterling, US Dollars or Euros.

### Terms and Conditions

- This account is available to an individual, aged 18 years or over.
- All accounts, deposits can be made by arranging an electronic transfer (SWIFT, BACS, CHAPS, Faster Payment Service).
- The account can be managed by a visit to our office or by post or any special arrangement we may make with you.

- If you are a Non-UK Resident living abroad but with an account at the FCMB UK, you may not have to pay tax on the interest on your account. It is however your responsibility to ensure that tax is paid as appropriate in your country of residence. To find out more, visit the HMRC site <https://www.gov.uk/income-tax> or consult your financial or tax advisor.
- An Instant Access Savings Account will only be opened upon providing satisfactory identification and address verification documents together with proof of income, which may be in the form of a pay slip.
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#### Corporate Banking

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