

PRE-CONTRACT CONSUMER CREDIT INFORMATION
(OVERDRAFTS)

<p>Identity and contact details of the Creditor</p> <p>Creditor:</p> <p>Registered office:</p> <p>Head office:</p> <p>Telephone:</p> <p>Web address:</p> <p>Supervisory Authority and registration number:</p>	<p>Rathbones Investment Management Limited ('We')</p> <p>Port of Liverpool Building Pier Head Liverpool L3 1NW</p> <p>30 Gresham Street London EC2V 7QN</p> <p>+44 (0)20 7399 0000</p> <p>www.rathbones.com</p> <p>We are is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 116316.</p>
<p>Description of the main features of the credit facility</p> <p>Type of credit:</p> <p>Total amount of credit:</p> <p>Duration:</p>	<p>Limited overdraft facility (the 'Facility') provided in relation to an investment portfolio ('Portfolio'). Only available in the following circumstances:</p> <ol style="list-style-type: none">1. Where a temporary overdraft is required for the purposes of switching investments in the Portfolio;2. In order to permit cash to be dispatched to you prior to the receipt of income or sales proceeds by us;3. To meet fees due to us; or4. To facilitate applications for new issues of securities. <p>Overdrafts will not normally, in total, exceed an amount equal to 10% of the value of your Portfolio.</p> <p>The Facility has no fixed duration and any overdraft under the Facility is repayable in full on our demand at any time.</p>

PRE-CONTRACT CONSUMER CREDIT INFORMATION (OVERDRAFTS) – continued

<p>Costs of the credit</p> <p>Borrowing rate:</p> <p>Additional interest:</p>	<p>Interest will be payable on any overdraft under the Facility at the rate specified in our Schedule of Interest Rates for overdrafts from time to time, currently 3.00% per annum over the Bank of England Base Rate (3.55% Annual Equivalent Rate). This rate will vary in line with changes to the Bank of England Base Rate.</p> <p>Interest will be payable quarterly in arrears.</p> <p>We will give you two months prior written notice if we change the margin over the Bank of England Base Rate we use for calculating the overdraft interest rate.</p> <p>Should at any time the credit limit be exceeded without our prior agreement interest will be payable (both after as well as before judgment) at the rate specified above.</p>
Termination	<p>We may by written notice terminate the Facility at any time and demand repayment of all sums due under the Facility. You may terminate the Facility at any time by written notice to us and will be required to pay all sums due under the Facility.</p>
Consultation with a credit reference agency	<p>We must inform you immediately and without charge of the result of a consultation with a credit reference agency if your credit application is rejected on the basis of such a consultation.</p>
Validity of information	<p>This information is valid from 1st February 2011 until we advise you otherwise.</p>
Governing Law	<p>English law is taken as the basis for the establishment of relations between us before the conclusion of our agreement.</p> <p>The Terms of Business covering the Facility and our investment services in respect of your Portfolio will be governed by English law and the courts of England shall have exclusive jurisdiction to decide on any disputes concerning our agreement.</p>
Language	<p>The Terms of Business will be supplied in English and all communications from us to you for the duration of our agreement shall be in English.</p>
Complaints	<p>If you have a complaint in respect of any of our services you should write to our Compliance Officer at our head office. Details of our internal complaints policy are available on request. You may also have a right to complain directly to the Financial Ombudsman Service www.financial-ombudsman.org.uk. If you want to exercise this right please let us know and we will send you details.</p>