BROOKS MACDONALD · FIXED INCOME · 2026

Fixed Rate Bonds. Defined returns. Transparent terms.

A curated selection of after-market corporate and bank bonds from six of the United Kingdom's most recognised institutions — offering fixed rates from **5.82% to 8.00% p.a.**, quarterly income, and capital security at maturity.

HSBC · NatWest · Santander · Lloyds · BT · Tesco

2026 Investment Series · Private & Confidential
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WHY FIXED INCOME NOW

Income you can plan around.

In an environment of shifting rates and volatile equity markets, fixed rate bonds offer something rare: certainty. A defined return, paid quarterly, from institutions you already know and use every day. Your capital is repaid in full at maturity, provided the issuer does not default — and, for the first time, you can also insure against that risk directly through us.

What makes this proposition different

Established issuers. Every bond on our 2026 panel is issued by a household-name UK bank or corporate — HSBC, NatWest, Santander, Lloyds, BT and Tesco.

Rates up to 8.00% p.a. Fixed for the life of the bond, paid quarterly directly into your designated bank account.

Sold on par, capital secure. You pay face value and receive face value back at maturity. Your capital is not exposed to market price fluctuations.

Optional CDS insurance. For 0.2% p.a. you can insure against issuer default, with cover up to **£2,500,000**.

Personal service. One adviser, one point of contact, from application through to maturity.

2026 INVESTMENT SERIES

The bond panel.

Rates shown are gross p.a. Returns are indicative for the stated minimum investment over 12 months. Availability is confirmed at the point of application.

Issuer	ISIN	Rate p.a.	Term	Minimum	Quarterly	Annual	At maturity	Status
HSBC Bank PLC	US404280DT33	8.00%	12 – 36 months	£100,000	£2,000.00	£8,000.00	£108,000.00	Available
NatWest Bank PLC	XS3016221981	7.50%	6 – 36 months	£75,000	£1,406.25	£5,625.00	£80,625.00	Available
Santander UK PLC	XS0060837068	6.69%	3 – 36 months	£50,000	£836.25	£3,345.00	£53,345.00	Limited
Lloyds Bank PLC	GB0001905362	6.53%	12 – 36 months	£50,000	£816.25	£3,265.00	£53,265.00	Available
BT PLC	XS0306772699	6.21%	6 – 36 months	£50,000	£776.25	£3,105.00	£53,105.00	Available
Tesco PLC	XS0105244585	5.82%	3 – 36 months	£20,000	£291.00	£1,164.00	£21,164.00	Available

Interest is paid quarterly on every bond above. Terms illustrated for a single 12-month investment cycle.

WHAT YOU ARE BUYING

Capital security & risk.

All bonds on this panel are **after-market bonds**, sold on par. That means you pay the face value of the bond and, at maturity, receive the same face value back. Your capital is **capital secure** in the ordinary sense — the issuer is contractually obliged to repay you at the end of the term, provided the issuer does not default.

How your money is held	Your purchase money is paid directly to the bond issuer. We do not hold client money. We act solely as the broker arranging the purchase and, when required, the onward sale of the bond on your behalf.
Interest payments	All interest is paid by the bond issuer directly into the bank account you designate during application. Payments are not routed through us and are not delayed by any intermediary.
Our role as broker	We handle the purchase and sale of the bond on your instruction. We are not the issuer. The contractual obligation to repay capital and pay interest sits with the issuer named on each bond.
Where the risk lies	The principal risk is that the bond issuer defaults on its obligations. In that event, you may not receive scheduled interest payments and some or all of your capital could be at risk.

CDS insurance — optional protection against issuer default.

For an additional fee of **0.2% per annum**, you can add a Credit Default Swap (CDS) to your bond. A CDS is a financial contract that pays you out if the bond issuer defaults on its debt. In plain English: it works like an insurance policy on your bond. If the issuer fails to pay interest or repay capital, the CDS counterparty steps in and compensates you for the loss, up to the agreed cover limit.

- Protects against the bond issuer defaulting on its obligations.
- Covers both missed interest payments and loss of capital.
- **Maximum coverage: £2,500,000 per investor.**
- Cost: 0.2% p.a. of the insured amount, deducted from your bond interest.
- Arranged through a regulated third-party counterparty, subject to its terms.

HOW IT WORKS

Becoming a client.

Six clear steps. One dedicated adviser from start to finish.

1. AML check

Provide a passport or driving licence, plus a recent bank statement or utility bill dated within the last 90 days.

2. Documentation approval

Documents are reviewed within 2–24 hours. Your investment account is opened immediately on approval.

3. Bond Purchase Agreement (BPA)

We walk you through the agreement — bond information, rate, term and full terms & conditions — before you sign.

4. Funding

Once the BPA is signed, our accounts team assists you with funding your bond purchase securely.

5. Statements & schedule

You receive your brokerage account statement, contract note receipt and a full dividend payment schedule.

6. Interest payments

Interest is paid directly into your designated bank account on the dates shown in your schedule.

IMPORTANT INFORMATION

Terms & conditions.

End of term agreement

At maturity, the full capital plus any outstanding interest is returned within 10 working days. The bond term starts on the date full payment is received.

Fees & charges

A fee of 0.15% off the interest rate (minimum £7) plus a £49.99 administration fee applies. Early release carries a further 0.15% charge. No annual fees or hidden costs.

Capital protection

Fixed-rate investments preserve your principal. It will not fall below the amount originally invested, subject to issuer performance.

FSCS protection

Your account may be protected by the Financial Services Compensation Scheme up to £120,000 should obligations not be met.

Right to amend

We may amend these terms with 30 days' notice. If you disagree, you may withdraw your investment with no penalty.

Data protection

Client data is held in compliance with current legislation for six years from the last transaction. Calls are recorded for security and training.

READY TO APPLY

Speak to a fixed income adviser.

Applications are handled personally by our fixed income team. Whether you're comparing rates, planning quarterly income or looking to insure existing positions with CDS cover, one call is all it takes to get started.

CALL

0208 678 678

EMAIL

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