

# **Credit Interest Rates & Accounts for Trusts & Executors**

With effect from 20th December 2024

Rate until 16th January 2025   1.00     Rate from 17th January 2025   0.75     Deposit Account     Interest is paid on all cleared credit balances.   2.50     35 Day Notice Account     £10,000 and over   Rate until 22nd December 2024   3.70     Rate from 23rd December 2024   3.45     P5 Day Notice Account     £50,000 and over   Rate until 8th January 2025   4.35     Rate from 9th January 2025   4.10     Rate from 20th February 2025   3.85     Fixed Term Deposit Account     £100,000 and over     £100	Current Account	Gross per annum (%)	
Deposit Account           55 Day Notice Account         Rate until 22nd December 2024 3.70 and over Rate from 23rd December 2024 3.45         3.70 and over 4.70 and over 5.70		•	
Interest is paid on all cleared credit balances.         2.50           35 Day Notice Account           £10,000 and over         Rate until 22nd December 2024 a.3.5           95 Day Notice Account           £50,000 and over         Rate until 8th January 2025 a.3.5           Rate from 9th January 2025 a.8.5         4.10           Rate from 20th February 2025 a.8.5         3.85           Fixed Term Deposit Account           £100,000 and over         3.50           1 month         3.50           3 months         3.50           6 months         3.75           12 months         4.00           24 months         3.75           Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).         3.75           US Dollar Fixed Term Deposit Account           \$100,000 and over         3.50           1 month         3.50           3 months         3.50           3 months         3.50           3 months         3.50           4 month         3.50           3 months         3.50           3 months         3.50           3 months         3.50           3 months         3.		Rate from 17th January 2025	0.75
### Stage Notice Account ### £10,000 and over	Deposit Account		
### Elio,000 and over ### Rate until 22nd December 2024   3.70   Rate from 23rd December 2024   3.45    ### Spay Notice Account ### Elio,000 and over	Interest is paid on all cleared credit balances.		2.50
### Rate until 22nd December 2024 3.40    Rate from 23rd December 2024 3.45     P5 Day Notice Account	35 Day Notice Account		
95 Day Notice Account           £50,000 and over         Rate until 8th January 2025         4.35           Rate from 9th January 2025         4.10           Rate from 20th February 2025         3.85           Fixed Term Deposit Account           £100,000 and over         3.50           1 month         3.50           3 months         3.75           12 months         4.00           24 months         3.75           Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).         3.75           US Dollar Fixed Term Deposit Account         3.50           1 month         3.50           3 months         3.50           5 UK Fixed Term Deposit Account         3.50           EUR Fixed Term Deposit Account         4.00           £ UR Fixed Term Deposit Account         5.50           EUR Fixed Term Deposit Account         5.50           Honoth         2.25	£10,000 and over	Rate until 22nd December 2024	3.70
### E50,000 and over Rate until 8th January 2025 4.35 Rate from 9th January 2025 3.85    Rate from 20th February 2025 3.85     Rate from 20th February 2025 3.85     Rate from 20th February 2025 3.85     Rate from 20th February 2025 3.85     Rate from 20th February 2025 3.85     Rate from 20th February 2025 3.85     Rate from 20th February 2025 3.85     Rate from 20th February 2025 3.85     Rate from 20th February 2025 3.85     Rate from 9th January 2025 3.85     Satisfactory 2005 3.85     Satisfactory 2005 3.85     Rate from 9th January 2025 3.85     Satisfactory 2005 3.85     Rate from 9th January 2025 3.85     Satisfactory 2005 3.85     Satisfactory		Rate from 23rd December 2024	3.45
Rate from 9th January 2025 4.10 Rate from 20th February 2025 3.85  Fixed Term Deposit Account  £100,000 and over  1 month 3.50 3 months 3.50 6 months 3.75 12 months 4.00 24 months 3.75 Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).  US Dollar Fixed Term Deposit Account  \$100,000 and over 3.50 1 month 3.50 3 months 3.50 2 months 3.50 3 mon	95 Day Notice Account		
Rate from 20th February 2025       3.85         Fixed Term Deposit Account         £100,000 and over       3.50         1 months       3.50         6 months       3.75         12 months       4.00         24 months       3.75         Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).         US Dollar Fixed Term Deposit Account         \$100,000 and over       3.50         3 months       3.75         EUR Fixed Term Deposit Account         €100,000 and over       2.25	£50,000 and over	Rate until 8th January 2025	4.35
Fixed Term Deposit Account £100,000 and over  1 month 3.50 3 months 3.50 6 months 3.75 12 months 4.00 24 months 3.75 Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).  US Dollar Fixed Term Deposit Account \$100,000 and over 1 month 3.50 3 months 3.75  EUR Fixed Term Deposit Account €100,000 and over  1 month 2.25		Rate from 9th January 2025	4.10
£100,000 and over  1 month		Rate from 20th February 2025	3.85
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6 months       3.75         12 months       4.00         24 months       3.75         Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).         US Dollar Fixed Term Deposit Account         \$100,000 and over       3.50         3 months       3.75         EUR Fixed Term Deposit Account         €100,000 and over       2.25	1 month		3.50
12 months 24 months 3.75  Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).  US Dollar Fixed Term Deposit Account  \$100,000 and over 1 month 3 months  EUR Fixed Term Deposit Account €100,000 and over  1 month 2.25	3 months		3.50
24 months  Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).  US Dollar Fixed Term Deposit Account  \$100,000 and over  1 month 3.50 3 months  EUR Fixed Term Deposit Account €100,000 and over  1 month 2.25	6 months		3.75
Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).  US Dollar Fixed Term Deposit Account  \$100,000 and over  1 month 3 months  EUR Fixed Term Deposit Account  €100,000 and over  1 month 2.25	12 months		4.00
(minimum £2,000,000).         US Dollar Fixed Term Deposit Account         \$100,000 and over         1 month       3.50         3 months       3.75         EUR Fixed Term Deposit Account         €100,000 and over       2.25	24 months		3.75
\$100,000 and over  1 month 3.50 3 months  EUR Fixed Term Deposit Account €100,000 and over  1 month 2.25			
1 month       3.50         3 months       3.75         EUR Fixed Term Deposit Account         €100,000 and over       2.25	US Dollar Fixed Term Deposit Account		
3 months <b>EUR Fixed Term Deposit Account</b> €100,000 and over  1 month  2.25	\$100,000 and over		
EUR Fixed Term Deposit Account €100,000 and over  1 month 2.25	1 month		3.50
€100,000 and over  1 month  2.25	3 months		3.75
1 month 2.25			
	€100,000 and over		
3 months 2.50	1 month		2.25
	3 months		2.50

Gross interest is paid without any deductions for tax.

The rate of interest payable depends on the individual circumstances of each customer and may be subject to change in the future.

The bank also offers fixed term deposits in some other major currencies, above the minimum threshold of £100,000 equivalent

in that currency. Rates are provided upon request. Please contact your relationship manager if you are interested.

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### **General Information**

All of our savings accounts are only available to customers who have a current account with us, or a call account in the relevant currency for currency Fixed Term Deposits.

We have the right to change the interest rate payable on credit balances. Please see the "Credit Interest" clause in our *Guide to Your Accounts Terms & Conditions*.

With the exception of Fixed Term Deposit Accounts, should you change your mind about opening the account, you have the right to close it, without penalty, by writing to the bank within 14 days of the first payment into the account. Please note that in these circumstances, no interest will be paid.

#### **Instant Access Accounts:**

Current Account Deposit Account Interest is calculated daily and paid half-yearly on or around 31st March and 30th September. Changes to interest rates will be notified in the following ways:

Interest rate reduction – for current accounts, personal notification at least two months in advance of any change, and for deposit accounts, in good time before we make any changes.

Interest rate increase – change made immediately, and personal notification sent within 30 days of change.

 $\boldsymbol{Current\ accounts}$  - interest is paid on all cleared credit balances.

**Deposit accounts** - interest is paid on all cleared credit balances.

#### **Notice Accounts:**

35 Day Notice Account 95 Day Notice Account The availability of these accounts is limited to one per customer. The accounts are subject to availability. At our discretion the offerings may be closed to new or additional applications.

Withdrawals from 35 Day Notice Accounts and 95 Day Notice Accounts require a minimum of 35 or 95 calendar days' notice respectively and must be in amounts of not less than £10,000.

Interest is calculated daily and paid half-yearly on or around 31st March and 30th September to your current account.

Changes to interest rates will be notified in the following ways:

Interest rate reduction – in good time before we make any changes.

Interest rate increase – change made immediately, and personal notification sent within 30 days of change.

**35 Day Notice Account** - A minimum balance of £10,000 is required to open the account. Additional deposits can be made at any time and must be in amounts of not less than £10,000.

95 Day Notice Account - A minimum balance of £50,000 is required to open the account. Additional deposits can be made at any time, but only with prior agreement, and must be in amounts of not less than £10,000.

## Fixed Term Deposit Accounts

Interest is calculated daily and paid at the end of the agreed term. Fixed deposit rates are set daily. Interest rates remain fixed for the agreed term.

Please contact us to discuss the options available to you on maturity.

Additions or withdrawals are not allowed during the term of the deposit. Any changes to the existing term and amount must be notified by the business day prior to maturity of the fixed term deposit. The deposit cannot be broken except in extraordinary circumstances when a £100 administration fee may apply and no interest will be paid.

A minimum cleared balance of £100,000 is required. Sums of £100,000 and over may be fixed for periods of one month and longer. Other fixed deposit periods are available on request.

For US dollar and EUR fixed term deposit accounts, a minimum cleared balance of 100,000 / 100,000 is required. Sums of 100,000 / 100,000 and over may be fixed for a minimum period of 1 month up to a maximum of 3 months. Other fixed deposit periods may be available on request.

# **Overnight Account**

Cleared funds of £2,000,000 and over may be placed on overnight deposit.

Rates are quoted on application and set daily.

The deposit plus accrued interest is repaid each morning to your current account. Additions and withdrawals are permitted if notification is received before 4.30pm. Interest is paid on a daily basis and on closure of the account.