

## Credit Interest Rates & Accounts for Business

With effect from 6th September 2024

### Current Account

No interest is currently payable

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### Deposit Account

Interest is paid on all cleared credit balances.

**Gross per annum (%)**

2.00

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### 35 Day Notice Account

£10,000 and over

Rate until 12th September 2024 3.95

Rate from 13th September 2024 3.70

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### 95 Day Notice Account

£50,000 and over

Rate until 16th October 2024 4.60

Rate from 17th October 2024 4.35

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### Fixed Term Deposit Account

£250,000 and over

1 month 3.50

3 months 4.00

6 months 4.00

12 months 3.75

24 months 3.50

Please contact us for details of interest rates payable on overnight accounts (minimum £2,000,000).

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### US Dollar Fixed Term Deposit Account

\$100,000 and over

1 month 4.00

3 months 4.25

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### EUR Fixed Term Deposit Account

€100,000 and over

1 month 3.00

3 months 3.25

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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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.

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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.

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### Instant Access Accounts:

Current Account  
Deposit Account

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.

**Current accounts** - no interest is currently payable.

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### Notice Accounts:

35 Day Notice Account  
95 Day Notice Account

The availability of these accounts is limited to one per customer but they are not suitable for solicitors' client money. 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.

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### 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 of your fixed term deposit.

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. 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 £250,000 is required. Sums of £250,000 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.

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### 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.