



Private Clients

INTEREST RATES NOTICE

Interest Rates Notice

Multi Currency Account / Cash Management Account

Amount	Currency	AER	Gross Rate p.a.
£1+	GBP or currency equivalent	0.00%	0.00%

Interest paid/charged quarterly

Private Reserve

Rates from 3rd April 2025

Amount	Currency	AER	Gross Rate p.a.
£1+	GBP	0.95%	0.95%
€1+	EUR	0.15%	0.15%
\$1 - \$999,999	USD	0.40%	0.40%
\$1m+	USD	0.45%	0.45%

Interest paid/charged quarterly

35 Day Notice Account

Rates until 8th May 2025

Rates from 8th May 2025

Amount	Currency	AER	Gross Rate p.a.	AER	Gross Rate p.a.
£1+	GBP*	3.76%	3.70%	3.76%	3.70%
€1+	EUR	1.66%	1.65%	1.41%	1.40%
\$1+	USD *	4.28%	4.20%	4.28%	4.20%

* No change to USD and GBP rates on 08/05/2025

Interest paid monthly
35 days' notice is required for each withdrawal.

60 Day Notice Account

Rates until
27th April 2025

Rates until
2nd June 2025

Rates from
2nd June 2025

Amount	Currency	AER	Gross Rate p.a.	AER	Gross Rate p.a.	AER	Gross Rate p.a.
£1+	GBP*	4.16%	4.08%	3.90%	3.83%	3.90%	3.83%
€1+	EUR	2.16%	2.14%	1.91%	1.89%	1.65%	1.64%
\$1+	USD*	4.39%	4.30%	4.39%	4.30%	4.39%	4.30%

* No change to USD and GBP rates on 02/06/2025

Interest paid monthly
60 days' notice is required for each withdrawal.

Interest Rates Notice

95 Day Notice Account

Amount	Currency	Rates until 17th April 2025		Rates until 1st June 2025		Rates until 6th July 2025		Rates from 7th July 2025	
		AER	Gross Rate p.a.	AER	Gross Rate p.a.	AER	Gross Rate p.a.	AER	Gross Rate p.a.
£1+	GBP*	4.65%	4.55%	4.65%	4.55%	4.39%	4.30%	4.39%	4.30%
€1+	EUR	2.66%	2.63%	2.41%	2.38%	2.15%	2.13%	1.90%	1.88%
\$1+	USD*	4.75%	4.65%	4.49%	4.40%	4.49%	4.40%	4.49%	4.40%

* No change to USD and GBP rates on 07/07/2025

Interest paid monthly
95 days' notice is required for each withdrawal.

Money Market Deposits

We are also able to place funds on Money Market Fixed Term Deposits. Further details may be obtained from your private banker.

Important Notes

Interest is paid/charged on a tiered basis which means you earn/pay one interest rate on your entire account balance. The Annual Equivalent Rate ('AER') is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year.

It helps you to compare the effective rates of credit interest on different accounts. 'Gross' is the rate of interest without the deduction of Income Tax (where applicable). Interest will be paid gross. All rates are subject to variation. Changes to our savings rates are notified in accordance with the account specific conditions, which are available on request from your private banker.