



Private Clients

# INTEREST RATES NOTICE

## Interest Rates Notice

<b>Multi Currency Account / Cash Management Account</b>	<b>Gross Rate p.a.</b>	<b>AER</b>
<b>GBP</b>		
£1+	0.00%	0.00%
<b>EUR</b>		
€1 - €249,999	0.00%	0.00%
€250,000 and over	0.00%	0.00%
Interest paid/charged quarterly		
<b>Private Reserve</b>		
<b>GBP</b>		
£1 - £999,999	1.40%	1.41%
£1M and over	1.40%	1.41%
<b>EUR</b>		
€1 - €249,999	1.25%	1.26%
€250,000 and over	1.25%	1.26%
<b>USD</b>		
\$1 - \$999,999	1.25%	1.26%
\$1M and over	1.30%	1.31%
Interest paid/charged quarterly		
<b>35 Day Notice Account</b>		
<b>Gross Rate p.a.</b>		
<b>AER</b>		
<b>GBP – Rates up to 25th September 2024</b>		
£1 - £999,999	4.30%	4.39%
£1m and over	4.30%	4.39%
<b>GBP – Rates from 26th September 2024</b>		
£1 - £999,999	4.15%	4.23%
£1m and over	4.15%	4.23%
<b>EUR</b>		
€1 - €999,999	2.60%	2.63%
€1M and over	2.60%	2.63%
<b>USD</b>		
\$1 - \$999,999	5.20%	5.33%
\$1m and over	5.20%	5.33%
Interest paid monthly 35 days' notice is required for each withdrawal.		

## Interest Rates Notice

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<b>60 Day Notice Account</b>	<b>Gross Rate p.a.</b>	<b>AER</b>
<b>GBP – Rates up to 20th October 2024</b>		
£1 - £999,999	4.43%	4.52%
£1m and over	4.43%	4.52%
<b>GBP – Rates from 21st October 2024</b>		
£1 - £999,999	4.28%	4.36%
£1m and over	4.28%	4.36%
<b>EUR</b>		
€1 - €999,999	2.84%	2.88%
€1M and over	2.84%	2.88%
<b>USD</b>		
\$1 - \$999,999	5.30%	5.43%
\$1m and over	5.30%	5.43%

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

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<b>95 Day Notice Account</b>	<b>Gross Rate p.a.</b>	<b>AER</b>
<b>GBP – Rates up to 24th November 2024</b>		
£1 - £999,999	4.90%	5.01%
£1m and over	4.90%	5.01%
<b>GBP – Rates from 25th November 2024</b>		
£1 - £999,999	4.75%	4.85%
£1m and over	4.75%	4.85%
<b>EUR</b>		
€1 - €999,999	3.08%	3.12%
€1M and over	3.08%	3.12%
<b>USD</b>		
\$1 - \$999,999	5.40%	5.54%
\$1m and over	5.40%	5.54%

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### 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.

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### 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.