

## Banking Rate Schedule

### Credit interest rates

Credit interest is paid on cash held in accounts on the terms outlined below, in the case of sterling, US dollars and euros. As and when the reference rate is adjusted the credit interest rate applied to your account will automatically reflect the change. For all other currencies, we will pay no interest on credit balances.

Currency	Reference rate (As at 22 <sup>nd</sup> June 2020)	Margin	Interest rate paid
Sterling	Bank of England Bank Rate (also known as Base Rate) Currently 0.1% p.a.	-0.50% p.a.	0.00% p.a.
US Dollar	Federal Funds Target Rate – Upper Bound Currently 0.25% p.a.	-0.50% p.a.	0.00% p.a.
Euro	European Central Bank Deposit Facility Rate Currently -0.50% p.a.	-0.50% p.a.	0.00% p.a.

## Debit interest rates

Debit interest is charged on overdrafts as outlined below. As the below reference rates are set at a minimum of zero, the minimum overdraft rate will be 3% p.a.

Currency	Reference Rate (As at 22 <sup>nd</sup> June 2020)	Currently	Margin	Interest rate charged
Sterling	Bank of England Base Rate	0.1% p.a.	+3.00% p.a.	3.10% p.a.
Euro	European Central Bank Deposit Facility Rate	-0.50% p.a.	+3.00% p.a.	3.00% p.a.
Swiss Franc	Swiss National Bank Policy Rate	-0.75% p.a.	+3.00% p.a.	3.00% p.a.
US Dollar	Federal Funds Target Rate - Upper Bound	0.25% p.a.	+3.00% p.a.	3.25% p.a.
Australian Dollar	Reserve Bank of Australia Cash Rate Target	0.25% p.a.	+3.00% p.a.	3.25% p.a.
Canadian Dollar	Bank of Canada Overnight Rate Target	0.25% p.a.	+3.00% p.a.	3.25% p.a.
Danish Krona	Denmark Discount Rate	0.00% p.a.	+3.00% p.a.	3.00% p.a.
Hong Kong Dollar	Hong Kong Monetary Authority Base Rate	0.50% p.a.	+3.00% p.a.	3.50% p.a.
Japanese Yen	Bank of Japan Policy Balance Rate	-0.10% p.a.	+3.00% p.a.	3.00% p.a.
New Zealand Dollar	Reserve Bank of New Zealand Official Cash Rate	0.25% p.a.	+3.00% p.a.	3.25% p.a.
Norwegian Krona	Key Policy Rate (Sight Deposit)	0.00% p.a.	+3.00% p.a.	3.00% p.a.
Swedish Krona	Sverigies Riksbank Repo Rate	0.00% p.a.	+3.00% p.a.	3.00% p.a.
Singapore Dollar	Singapore 1 Month Swap Offer Rate	0.12032% p.a.	+3.00% p.a.	3.12032% p.a.
South African Rand	South African Reserve Bank Repo Rate	3.75% p.a.	+3.00% p.a.	6.75% p.a.

## Overdrafts – debit interest rates

Note: standing overdrafts are not available on any Account.

## Investment Deposit Accounts

All overdrafts are charged at 3.00% p.a. above the relevant reference rate above. Floored at zero, the reference rates may vary (as defined above) and are updated by the end of the next business day following any change. Please refer to our Terms of Business for full details.

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