



# Corporate and Business Banking – Interest Rates

Effective: 22 August 2023

Business Bank Account			
Account type	Sterling	US Dollar	Euro
Strata Account	0.00%	0.00%	0.00%
Corporate Call Account	0.00%	0.00%	0.00%

Strata Notice Account						
Interest Rate						
Period	Sterling		US Dollar		Euro	
	Gross	AER	Gross	AER	Gross	AER
36 Days	4.60%	4.68%	4.35%	4.42%	2.90%	2.93%
96 Days	4.80%	4.89%	4.50%	4.58%	3.10%	3.14%
196 Days	4.90%	4.99%	4.75%	4.84%	3.20%	3.24%
396 Days	5.00%	5.09%	4.90%	4.99%	3.30%	3.34%

Fixed Term Deposit Account				
Indicative Interest Rate *				
Term	Tier	Sterling	US Dollar	Euro
		Gross / AER	Gross / AER	Gross / AER
3 Months	100,000 +	4.60%	4.85%	2.55%
	500,000 +	4.80%	4.95%	2.80%
	1,000,000 +	4.95%	5.10%	3.05%
6 Months	100,000 +	4.75%	4.90%	2.75%
	500,000 +	5.00%	5.00%	3.00%
	1,000,000 +	5.25%	5.15%	3.25%
12 Months	100,000 +	5.35%	5.15%	2.85%
	500,000 +	5.40%	5.25%	3.10%
	1,000,000 +	5.50%	5.40%	3.35%

\* Fixed rates are indicative only and may change at short notice. Please contact your Relationship Manager for current rates

- For larger deposits (GBP/USD/EUR 5,000,000 or over), please contact your Relationship Manager
- Debit interest on unauthorised overdrafts is charged at 10% above the Bank's applicable reference rate with a minimum rate of 10%
- The gross rate is the contractual interest rate payable without the deduction of any tax.
- AER illustrates what the interest would be if paid and compounded annually.

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